

JOHN DORNEY

Christian Stewardship
And
Christian Tithing

By

CLAUDE H. HAMILTON
(C. H. Hamilton)

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The author, Claude H. Hamilton, better known as C. H. Hamilton, was 83 years YOUNG on January 7, 1954, the date of his Dedication of this book.

He has been an earnest student and teacher of Christian Stewardship and Christian Tithing for over 30 years.

He was a Kentucky pedagogue for several years; then spent 12 years in Young Men's Christian Association work in Richmond, Virginia; Memphis, Tennessee, and Louisville, Kentucky; then 5 years as state manager of a correspondence school on Salesmanship and Business Building; then 33 years as a life insurance salesman with one company, in Kentucky and California.

Retiring from business life in 1947, he and Mrs. Hamilton moved to Canadian, Texas. She passed on to her eternal home in January, 1953. Since then Mr. Hamilton has spent most of his time in preparation for the publication and distribution of this book, which is DOUBLY DEDICATED to his Departed Wife and to Missions, Home and Foreign.

The author will not accept one cent from the sale of this book. It is placed on the Altar for the good it may do in the extension of the Gospel of Christian Stewardship and the Glory of God.

JOHN DORNEY

May God bless you
who read this book.

C. H. Hamilton

Ruth Dorney

1-14-14

CHRISTIAN STEWARDSHIP

AND

CHRISTIAN TITHING

By

CLAUDE H. HAMILTON
(C. H. Hamilton)

**AUTHOR OF: "Christian Stewardship Catechism" and
"Little Lessons in Christian Stewardship
and Tithing"**

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PART ONE

CHRISTIAN STEWARDSHIP



PART TWO

CHRISTIAN TITHING

DEDICATION

This book is dedicated to "*Vivian*" who for nearly forty years was my devoted wife and helpmate. It was her prayer that I might live to complete this manuscript and get it into book form for the extension of our Master's Kingdom here on earth.

Financial remuneration, from whatever sales may result from the publication of this manuscript or book, is dedicated and will go to *Missions—Home and Foreign*. I have no desire to receive one dime from the sale of this book. It is placed on the Altar for the extension of the Kingdom of God among His people.

CLAUDE H. HAMILTON.

(C. H. Hamilton)

Canadian, Texas

January 7, 1954

PART ONE

CHRISTIAN STEWARDSHIP

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PREFACE

The writer and compiler of this book has been a student and teacher of Christian Stewardship and Christian Tithing for over thirty years.

Much of the material for this volume has been gathered from many sources and from different church denominations.

Due credit, and permission to quote, as far as known, has been given to the authors whose writings are quoted in this book.

INTRODUCTION

It is said that there is a *dearth* of material on Christian Stewardship and Christian Tithing.

The author doubted the truth of that statement and so searched through *ten* book catalogues for publications on Christian Stewardship and Christian Tithing, but found *nothing*.

There were hundreds of books on many other subjects, but not one on the subjects sought.

The author therefore feels *justified* in the preparation of this volume.

One Chapter, or Title, (No. 9, in Part Two), "How to Start a Revival in Christian Stewardship and Christian Tithing in Your Church," gives details which eventually resulted in more than one thousand signed and pledged tithers in a certain Los Angeles, California, Church.

This Plan can be *adapted* to smaller or even larger churches with gratifying results. (The author of this book was the Chairman of that Stewardship Committee).

This book is different from other books on the two subjects treated. It is, in reality, Two Books in One:

Part One stresses *Christian Stewardship*, and has 30 topics, alphabetically arranged.

Part Two stresses *Christian Tithing*, and has 25 Topics, also alphabetically arranged.

This Book May Be Used For:

1. *Personal Study*, to the end that the student may become a better "steward of the manifold grace of God"—a happier and more useful Christian.

2. *Class Study*, to the end that the members of the group may come to realize their *personal* responsibility and accountability to God for what they *have*, and *are*, or *may* become.

HOW TO USE THIS BOOK FOR BEST RESULTS AS AN INDIVIDUAL STUDENT, OR AS A GROUP

PART ONE

- Lesson 1. Read the "Dedication", the "Preface", the "Introduction", and the "Contents". This will give you a general *preview* of what you are to study about *Christian Stewardship*.
- Lesson 2. Combine Sections 1, 2, 3.
- Lesson 3. Combine Sections 4, 5, 6.
- Lesson 4. Combine Sections 7, 8.
- Lesson 5. Combine Sections 9, 10, 11.
- Lesson 6. Combine Sections 12, 13, 14.
- Lesson 7. Combine Sections 15, 16, 17.
- Lesson 8. Combine Sections 18, 19.
- Lesson 9. Combine Sections 20, 21, 22.
- Lesson 10. Combine Sections 23, 24, 25.
- Lesson 11. Combine Sections 26, 27, 28.
- Lesson 12. Combine Sections 29, 30.

PART TWO

- Lesson 1. Read "An Explanation", "Contents", and Sections 1, 2, 3 about *Christian Tithing*.
- Lesson 2. Combine Sections 4, 5, 6.
- Lesson 3. Combine Sections 7, 8.
- Lesson 4. Combine Sections 9, 10.
- Lesson 5. Combine Sections 11, 12.
- Lesson 6. Combine Sections 13, 14.
- Lesson 7. Study only Section 15.
- Lesson 8. Combine Sections 16, 17, 18.
- Lesson 9. Combine Sections 19, 20.
- Lesson 10. Combine Sections 21, 22, 23.
- Lesson 11. Combine Sections 24, 25.

PART ONE
CHRISTIAN STEWARDSHIP

1. ACCOUNTABILITY OF THE CHRISTIAN STEWARD

Daniel Webster, when asked what was the greatest thought that had ever entered his mind, replied, "My *accountability* to Almighty God."

Every sane person is a *steward* whether he or she recognizes the fact, or not. There is *no* way to escape this responsibility of our *accountability* to Almighty God for what we are or have, or may become, or may ever possess.

"Each Christian will be held to strict *account* for his stewardship. Christ had most severe denunciations for *unfaithful* stewards. There is, indeed, need of a finer sense of moral obligation with reference to our financial relation to God."—John R. Mott.

"So then every one of us shall give *account* of himself to God."—Romans 14:12.

"The principle of man's stewardship and *accountability* for his possessions is the very heart of the teaching of Christ." From "Life As A Stewardship," by Guy S. Morrill. Used by permission of Mr. Morrill.

The recognition of our responsibility and *accountability* to God as *stewards* is fundamental to a wholesome Christian faith and usefulness.

"If we are wasteful and unfaithful, we may hear the solemn words; "Give an *account* of thy stewardship; for thou mayest be no longer steward."—Luke 16:2.

"Moreover it is required in stewards, that a man be found faithful."—I Corinthians 4:2.

"No man has come to true greatness who has not felt in some degree that his life belongs to his race, and that what God gives him, He gives him for mankind."—Phillips Brooks.

Our ultimate *accountability* to God for every *dollar* we handle, for every *hour* we spend, for all we *have* and *are*, can *not* be escaped by denial nor by ignoring it.

"Unto whomsoever much is *given*, of him shall much be *required*."—Luke 12:48.

"According as a man keeps *account* with God he will anticipate the day of the Great Trial Balance." From "Money The Acid Test," by David McConaughy. Used by permission of Friendship Press.

The whole spiritual life of the Church is at stake. We are not suffering primarily because of the unconsecrated *wealth* of the few *rich* men, but because of the unconsecrated money in the hands of the *average* person.

"Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap."—Galatians 6:7.

"A day of confession and repentance ought to be called for American Protestantism. It is *doomed* unless it can throw off this curse of withholding from the Lord that which belongs to Him. From "The Christian and His Money Problems", by Bert Wilson . . . (Copyright by Edith B. Wilson, 1951. Used by permission of Harper & Brothers.

"Arm me with jealous care,
As in Thy sight to live,

And O, thy servant, Lord prepare,
A strict *account* to give!

“Help me to watch and pray,
And on Thyself rely,
Assured, if I may *trust* betray,
I shall forever die.”

JOHN WESLEY.

2. ALPHABET OF A GOOD STEWARD (Altogether Scriptural)

All things were made by Him; and without him was not anything made that was made.—John 1:3.

But Thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth.—Deuteronomy 8:18.

Commit thy way unto the Lord; trust also in him; and he shall bring it to pass.—Psalm 37:5.

Delight thyself also in the Lord; and he shall give thee the desires of thine heart.—Psalm 37:4.

Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee.—Deuteronomy 16:17.

Freely ye have received, freely give.—Matthew 10:8.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.—Luke 6:38.

Honor the Lord with thy substance, and with the first fruits of all thine increase.—Proverbs 3:9.

In all thy ways acknowledge him, and he shall direct thy paths.—Proverbs 3:6.

Jesus said, "It is more blessed to give than to receive."—Acts 20:35.

Know ye not that your body is the temple of the Holy Ghost which is in you?—I Corinthians 6:19.

Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven.—Matthew 5:16.

Moreover it is required in stewards, that a man be found faithful.—I Corinthians 4:2.

No man can serve two masters: For he will either hate the one, and love the other; or else he will hold to the one, and despise the other.—Matthew 6:24.

Owe no man anything, but to love one another: For he that loveth another hath fulfilled the law.—Romans 13:8.

Pray without ceasing.—I Thessalonians 5:17.

Quit you like men, be strong.—I Corinthians 16:13.

Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's.—Matthew 22:21.

So then every one of us shall give an account of himself to God.—Romans 14:12.

The silver is mine, and the gold is mine, saith the Lord of hosts.—Haggai 2:8.

Unto whomsoever much is given, of him shall much be required; and to whom men have committed much, of him they will ask the more.—Luke 12:48.

Verily I say unto you, inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.—Matthew 25:40.

Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings.—Malachi 3:8.

Except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the Kingdom of Heaven.—Matthew 5:20.

Ye cannot serve God and mammon.—Matthew 6:24.
Zealous of good works.—Titus 2:14.

3. ANTIQUITY OF CHRISTIAN STEWARDSHIP

The first instance of Stewardship recorded in the Bible is when God gave direction to Adam "to dress it and to keep" the Garden of Eden.—Genesis 2:15.

God still *owned* it. Adam was installed as caretaker, or custodian, or steward—and *not* as owner.

"Stewardship was born of God in the Garden of Eden where man was made steward, with Eden his *stewardship*, with the distinct understanding that God had *reserved* a part to Himself. This is also the *origin* of the *separated* portion. But man defaulted in his trust and *appropriated* that which belonged to God."—J. N. Rayzor. Used by permission of Baptist Standard.

"God has always use the *setting apart* of a *definite* proportion of the increase as an acknowledgment of His ownership."—From "Life As A Stewardship," by Guy L. Morrill. Used by permission of Mr. Morrill.

"God Teaching Stewardship" might well be the caption to the story of the Garden of Eden.

Early in the Creation, God *pledged* all His resources in the ministry of humanity.

4. BASIS OF CHRISTIAN STEWARDSHIP

The basis of Christian Stewardship is God's *ownership* of us. This basis rests upon the Word of God: "Ye are not your own, for ye are bought with a price."—I Corinthians 6:19, 20.

"Such being the case, we are but His *stewards* of all that we *are* and *have* and of all that He gives to us—time, talent, property, and all."—Bishop W. A. Candler.

"The basis of Christian Stewardship is not the Abrahamic covenant nor Old Testament law, but *Jesus* only. He, and He alone, is the true and ultimate basis of Christian Stewardship. Stewardship that is Christian, therefore, must be based on *Him*—His character and wish and program." From "The Stewardship Life," by Julius Earl Crawford. Used by permission of Abingdon-Cokesbury Press.

"Christian Stewardship is based on the premise that the eternal and the economic can *not* be separated."—Rev. Arthur B. Rutledge.

The basis of Christian Stewardship: "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein."—Psalm 24:1.

"The Silver is mine, and the gold is mine, saith the Lord of hosts."—Haggai 2:8.

"Every beast of the forest is mine, and the cattle upon a thousand hills."—Psalm 50:10.

"We give Thee but Thine own,
What'er the gift may be;
All that we have is Thine alone,
A trust, O Lord, from Thee."

—WILLIAM W. HOW.

5. CHRISTIAN STEWARD, THE

The true Christian Steward is in reality God at work in the world.

The Christian Steward believes that God is the Owner of *all* things, that *man* does *not*, really own anything in his own right, that he is but a *steward*, under God,

and is therefore *morally* bound to administer life and property for God's cause.

The Christian Steward therefore is an agent, a custodian, a manager, a trustee or representative of Jesus Christ and the Kingdom of God: One who is entrusted with the management of estates or affairs belonging to God.

"The Christian Steward puts *conscience* into his *cash*, makes *gold* the servant of *God*, makes property safe for the soul, and values property for what it can do for *others*; believes that to *own* is to *owe*, to *live* is to *give*, and to *love* is to *lift*. He exalts the spiritual above and through the material."—From "The Deeper Meaning of Stewardship" by John M. Versteeg. Used by permission.

The Christian Steward will *make* all he can *honestly*, *save* all he can *prudently*, and *give* all he can *possibly*. He will *pay* as well as *pray*.

6. CHRISTIAN STEWARDSHIP AND CHURCH FINANCE

Christian Stewardship, and *Christian Tithing*, have been *neglected subjects* in many churches for many years. Horace Bushnell once wrote: "The Church needs but one more revival to win the world for Christ—a revival of *Christian Stewardship*."—Horace Bushnell.

It has been well said that the great problem of the average Church is how to *transmute* the *things* of this life into *saved souls*.

"The average Minister of today is nervously overwrought through the ceaseless effort to extract money *without pain* from folks who are not true stewards of their wealth."—William H. Phelps.

"Much of the lack of spiritual power in the Church is certainly due to the fact that great numbers have come to the Church altars singing, "All to Jesus I Surrender," and have not included the pocketbook in the transaction." From "Studies in Stewardship" by Ralph S. Cushman. Used by permission.

When we become members of the Church, we should assume our share of *financial* obligations, just like we do when we join a lodge, or labor union, or a service club, or the Chamber of Commerce, or any other organization that exists for the mutual welfare.

If the government, local, state, or national, collected taxes as we support the Church, there would be anarchy and chaos. If you acted in *business* like most men act toward the *Church*, there would be bankruptcy. The time has come to get our Church finances on a *new* basis. We must think in terms of the *tithe* when we make our allotment to God's Kingdom.

Of all the plans, methods, devices, schemes and proposals for financing the work of the Church, the *Tithe*, is the only one which always and everywhere *collects* itself. It is automatic, harmless, and indispensable. "*The tithe is mightier than the drive.*"

When a Church becomes a faithful, consistent, *tithing* church, the offerings usually *increase* from one hundred to a thousand per cent. The *tithing* church is a *thriving* church—a growing, developing and expanding church—not only *financially* but *spiritually* as well.

Dan B. Brummitt said: "The church's greatest visible need is *money*. And church people *have* all the money the church *needs*." And we might add that it is a question of *training* in *Christian Stewardship* and *Christian Tithing*.

AN APPEAL TO YOUR CHURCH MEMBERS

Note This:

A copy of this very letter was sent to the members of a certain church on the date shown, just before the public appeal was made for a revival in Christian Stewardship. The results were so satisfactory that the author includes this appeal in this book.

May 10, 1923.

To Every Member of.....Church:

Will you please read and seriously consider every word of this letter?

What a wonderful church.....would be if all our 2000 members, old and young, should come to realize, recognize and adopt as their life program these

Six Great Principles of Christian Stewardship:

1. God is the owner of all things.
2. Man is a steward and must give an account for all that is entrusted to him.
3. God's ownership and man's stewardship ought to be acknowledged.
4. This acknowledgment requires, as its material expression, the setting apart, as an act of worship, of "a separated portion" of income.
5. Biblical history records the setting apart of the *tenth* of the income as that acknowledgment.
6. This "separated portion" ought to be systematically administered for the Kingdom of God, and the balance treated as a trust.

Note What God Says In His Word About Money:

1. God loves a cheerful (liberal) giver.—2 Cor. 9:7.
2. It is more blessed to give than to receive.—Acts 20:35.
3. The liberal soul shall be made fat.—Prov. 11:25.
4. Let every one of you lay by in store as God has prospered him.—1 Cor. 16:2.
5. Will a man rob God? Yet ye have robbed me in tithes and offerings.—Mal. 3:8.
6. Bring all the tithes into the storehouse and I will pour you out a blessing.—Mal. 3:10.

Please Carefully Consider These Three Questions:

1. What are *you* worth to God without your *money*?
2. What would your *money* be worth to God without *you*?
3. What are *you and your money* together worth to God?

Now Note These Three Serious Reflections:

1. Make your *gifts* according to *income* or God may make your *income* according to your *gifts*.
2. Make a worthy investment for God now *while you live* and enjoy your spiritual dividends *before you die*.
3. Christ in this Stewardship Movement calls you to bless the world through your money proportionate to His blessings to you.

*We Ask You In This Letter To Become A Member Of
The.....Tithers' League.*

There are no dues, no assessments, no meetings to attend.

You simply agree to recognize God's Laws regarding the Tithe—give One-Tenth of your net income to the extension of His Kingdom—give as your conscience may direct.

You may already be a "tither". If you are, we want your name for our files. If you are not already a "Tither", we want you to become one. God will bless you for your decision to thus recognize His claim upon you.

Simply fill in the enclosed Tithers' League Pledge Card and then hand or send it in to either of the undersigned, or drop it into the basket at Church on Sunday. Please do this *promptly*, and may God bless you and yours.

Your Co-Workers,

.....Pastor,
.....Chm. Lay Activities,
C. H. HAMILTON, Chm. Com. on Stewardship
and Tithing."

7. CHRISTIAN STEWARDSHIP PRINCIPLES

There Are Six Principles Of Christian Stewardship.

Here They Are:

1. God is the Owner of all things.

2. Man is a Steward and must give an account for all that is entrusted to Him.

3. God's ownership and man's stewardship *ought* to be acknowledged.

4. This acknowledgment requires as its material expression the setting apart, as an *act of worship*, of "a separated portion" of income.

5. Biblical history records the setting apart of the *tenth* of the income as that acknowledgment.

6. This separated portion *ought* to be systematically administered for the Kingdom of God and the remainder treated as a *trust*.

Principles Never Change—They Are Always The Same

Amplifying the *First Principle* of Christian Stewardship, namely: "*God is the Owner of all things.*"

We are God's *Creation*. "In the beginning God created the heaven and the earth." (Genesis 1:1).

Man creates nothing. He simply *changes* the form or order or makes *combination* of what God has created and placed in man's hand as a Steward. Think of the Atomic and Hydrogen bombs.

"The silver is mine, and the gold is mine, saith the Lord of hosts."—Haggai 2:8.

"The earth is the Lord's and the fulness thereof; the world, and they that dwell therein."—Psalm 24:1.

"For every beast of the forest is mine, and the cattle on a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof."—Psalm 50:10-12.

Man has only *dominion*. "Thou madest him to have dominion over the works of thy hands; thou has put all things under his feet."—Psalm 8:6.

God has never passed title to any one. He *permits* man to possess, while he *lives*. Then, at man's death, he leaves it all behind for some one else to possess, for a time, as *steward*.

"God is not only *over all*, but is the *owner of all*."

"That men are *stewards* and *not* owners is the clear and emphatic teaching of our Lord. As between *man* and *man* there is *ownership*; as between *God* and *man* we can never be other than *stewards*. Tested by the *horizontal*, we are *owners*; tested by the *perpendicular*, we are trustees or *stewards*."—Rev. J. J. Stowe, D. D.

We have only a life interest in our money, our real estate, our stocks and bonds and other possessions. We can't take any of them with us when we die. We can't even be sure of keeping them during our lifetime. Sudden reverses or catastrophies can sweep them all away."—Kenneth S. Keys.

Amplifying the *Second Principle* of Christian Stewardship, namely: "Man is a steward and must give an *account* for all that is entrusted to him."

Note these words: "*Must* give an account," not may, should, ought, or might give an account, but "*must*". That is absolutely necessary.

Man *may* avoid, evade, or escape giving an accounting of his *Income* tax to his *Government*, but he positively can *not* evade, avoid, or escape giving an accounting to his God for that which has been *entrusted* to him.

An accounting requires *records*, and records require *system*, and system requires attention to *detail*. What we have we hold in *fee simple* as against others, but it is all and always in *trust* from God for others. God makes man a *distributing center*.

"The principle of man's stewardship and *accountability* for his possessions is the very heart of the teaching of Christ." From "Life As A Stewardship" by Guy L. Morrill. Used by permission of Mr. Morrill.

"Moreover it is required in stewards, that a man be found faithful."—I Corinthians 4:2.

"For unto whomsoever *much* is given, of him shall be *much* required; and to whom men have committed *much*, of him they will ask the *more*."—Luke 12:48.

Amplifying the *Third Principle* of Christian Stewardship, namely: "God's ownership and man's stewardship ought to be *acknowledged*."

God's ownership and man's stewardship means *partnership*, and partnership means *mutuality* of interest—*interdependability*; that is, being *dependent* one on another. We are dependent upon God for all that we *have* and *are*, and He in turn, is dependent upon us as His stewards, and we *ought* to *acknowledge* this relationship.

"Ought" is a *strong* word which implies *moral responsibility* to both God and man; and where there is *responsibility* there is *obligation*; and where there is *obligation*, there is to be a *reckoning*.

"The unconsecrated property and riches in the hands of professing Christians is the greatest hindrance to militant Christianity in the world today. The sincerity of the Church is at stake. The honest *acknowledgment* of God's Ownership is certainly fundamental to the practice of the Christian life." From "Studies in Stewardship" by Ralph S. Cushman. Used by permission.

"No man has come to true greatness who has not felt in some degree that his life belongs to his race, and

that what God gives to *him*, He gives to him for mankind."—Phillips Brooks.

"In all thy ways acknowledge him, and he shall direct thy paths."—Proverbs 3:6.

Amplifying the *Fourth Principle* of Christian Stewardship, namely: "This acknowledgment *requires*, as its material expression, the setting apart, as an act of worship of "a separated portion" of income."

"Requires" is a *strong* word which means: "to demand, to claim as by right and authority."

"As its material expression": of physical matter—of tangible things.

"The setting apart": to put aside by *itself* for a special purpose.

"As an act of worship": As an act of adoration inspired by love.

"A separated portion": That is, distinct, individual, unconnected; considered *apart* from the other.

"Of income": That is, *net* income.

The principle of the "separated portion" is *business-like*. It brings the same system into our dealings with God that is required in the world of the business man. It safeguards against covetousness and secures adequate financial support for the Kingdom of God. It puts *more* religion into business and *more* business into religion.

The *origin* of the "separated portion" dates back into the Garden of Eden, and appears in God's first command to man.—Genesis 2:16, 17.

Amplifying the *Fifth Principle* of Christian Stewardship, namely: "Biblical history records the setting apart of *The Tenth* of the income as that acknowledgment."

"The tenth of the *net* income—not the gross—is the tithe.

Leviticus 27:30 tells us that "all the tithe . . . is the Lord's: it is holy unto the Lord."

The tithe, then, is *God's Tenth*—the "separated portion" placed in our hands as His *stewards*. It is a *debt*, then, that we *owe* to God—not a gift; therefore we are not really *giving* anything until *after* we have *paid* our tithe—our *debt* to God who is our most preferential creditor.

Amplifying the *Sixth* Principle of Christian Stewardship, namely: "This separated portion *ought* to be systematically administered for the Kingdom of God and the remainder treated as a *trust*."

Again we have that strong word "ought", which here implies moral responsibility to do *two* things:

First: To "systematically administer the separated portion—the tithe—*God's* part—"for the Kingdom of God." This *series* of acts, that is, administering this separated portion, is, of course, called *tithing*.

Second: To treat the remainder "*as a trust*". This is the *nine-tenths* left in our hands as *trustees* and for which we must *also* render an accounting.

Tithing, then, is *God's* financial plan for maintaining His Kingdom. The *only* financial system that God has ever given to His Church is the *tithing* system.

Summing up these Six Principles of Christian Stewardship: A Tithing Steward is a Christian who manifests his faith in God's ownership and man's Stewardship by *paying his tithe* for the extension of the Kingdom of God, and treating the remaining *nine-tenths* as a trust.

8. COVETOUSNESS, THE PERIL OF CHRISTIAN STEWARDSHIP

There is widespread warning in the Bible against the *sin* of covetousness. "Thou shalt not covet . . . anything that is thy neighbor's," reads the *Tenth* Commandment.—Exodus 20:17.

Jesus warned against it: "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth."—Luke 12:15.

Then, from the Sermon on the Mount, Jesus says: "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."—Matthew 6:33.

Note what Paul says about the sin of covetousness: "No covetous man, who is an idolator, hath any inheritance in the Kingdom of Christ and of God."—Ephesians 5:5.

"More is said in the Bible against covetousness than against any other two sins. Why? Because covetousness, which is an *attitude* of mind, of heart, of soul, is at the fountain head of desire and conduct. The wish is the father to the thought, and the thought is father to the act. "As a man thinketh in his heart so is he". Although a *secret* sin, covetousness manifests itself outwardly." From "The Christian and His Money Problems," by Bert Wilson . . . Copyright by Edith E. Wilson 1951. Used by permission of Harper & Brothers.

"Covetousness is the sin which we are *afraid* to mention. It walks the streets, sits in the pews of the churches, and on official boards with head up, unafraid and respected. And yet it takes its place in the Ten

Commandments along with theft, and murder and slander." From "Stewardship Parables of Jesus" by Roswell C. Long. Used by permission of Abingdon-Cokesbury Press.

Covetousness is the *arch enemy* of Christian Stewardship. Covetousness means "Inordinate desire for gain or possession of what belongs to another."

"The failure to pay God the first part of our money separates us from many blessings caused by covetousness." From "Stewardship Born of God" by J. N. Rayzor. Used by permission of Baptist Standard.

A study of Jesus' parable of the Good Samaritan—(Luke 10:30-37) plainly shows that *covetousness* motivated the actions of the thieves.

It is said that only one other sin is more often warned against in the Bible: The sin of *unbelief*.

"Let your conversation be without covetousness."—Hebrews 13:5.

9. DEFINITIONS, MEANING AND SCOPE OF CHRISTIAN STEWARDSHIP

Christian Stewardship is love in action.

Christian Stewardship is a test of character.

Christian Stewardship is the heart of missions.

Christian Stewardship is the center of Jesus' teachings.

Christian Stewardship is the right *attitude* toward one's possessions.

Christian Stewardship is the practice of property for the *purpose* of God.

"Christian Stewardship is a divine-human partnership with God as the Senior Partner." From "Steward-

ship Enriches Life," by C. W. Hatch. Used by permission of The Warner Press.

Christian Stewardship is a *principle* to be *instilled* rather than a *method* to be *installed*.

"Christian Stewardship is a divine system of transforming human character." From "Money the Acid Test." By David McConaughy. Used by permission of Friendship Press.

Christian Stewardship is primarily spiritual. Its great objective is character building.

Christian Stewardship is, in a sense, moral responsibility for *all life*.

Christian Stewardship involves the beneficial *use* of money and the *spirit and method* of its acquisition, investment, and expenditures.

Christian Stewardship involves *all* property or possessions in *all* stages of earning, saving, giving, and spending.

"Christian Stewardship is not merely giving a *portion* to God but it is the administration of *all for God*." From "Life as a Stewardship" by Guy L. Morrill. Used by permission of Mr. Morrill.

Christian Stewardship is concerned with larger things than money. It has to do with our *entire* life—of all that we *have* and *are*: our time and talents, our personality, our possessions, and our income.

Christian Stewardship is a *trust*—a *personal relationship* which no one can avoid or evade. We must give and account for what we are and have, and what we do with our possessions, come as they may.

Christian Stewardship has *three* angles:

1. *Upward*, in relation to God.
2. *Outward*, in relation to *others*.
3. *Inward*, in relation to *one's self*.

What we have we hold in *fee simple* as *against* others, but it is all, and always, in trust *with* God for others.

"Christian Stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions, based on the conviction that these are a trust from God to be used in His service for the benefit of all mankind, in grateful acknowledgment of Christ's redeeming love."—The Joint Department of Stewardship and Benevolences of the National Council of the Churches of Christ in the United States of America. (Used by permission).

Christian Stewardship should *begin* with giving one's self to Christ as Lord and Master.

"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service."—Romans 12:1. This means a surrendered life—a consecrated life—a life of self-sacrifice—a life of service—a *Stewardship* life. Such a life is acceptable to God.

10. IMPORTANCE OF CHRISTIAN STEWARDSHIP

Christian Stewardship ranks *next* to conversion in God's plan of salvation. Why? Because we are *saved to serve*, and only by *service* to our fellow men can we show our *faith* by our *works*.

Christian Stewardship is one of the *most important*, yet one of the *most neglected* subjects before the American churches today. It is the very *heart* of the Gospel, and is always a *part* of the Christian life and faith.

The recognition of our responsibility to God as *stewards*, of everything we are and have—life, time, talents, possessions, and spiritual resources—is fundamental to wholesome Christian faith and experience.

Christian Stewardship is *not* optional. It grows out of our *obligation* to God as Creator, Owner, and Giver of all things material and spiritual. It is *indispensible* to a life of obedience, love, gratitude and service.

"Christian Stewardship is *central* in the teachings of the New Testament. It is both a means of *grace* and is the only *adequate* way to finance the Kingdom of God."—Bishop W. B. Beauchamp.

God has given Christian Stewardship an important place in the *training* of the human race. It is one of the divine kindergarten *methods* of developing human life.

The study, practice, and promotion of Christian Stewardship are absolutely necessary to the highest *individual* good as well as the fullest realization of the Church's *mission* in the world.

The *teaching* of Christian Stewardship has been too often *narrowed*, as though it were a "financial plan", whereas it is a fundamental *principle*, an *attitude* which underlies the *whole* meaning of life itself.

"The *practice* of Christian Stewardship is essential to the program of the Kingdom of God."—F. A. Agar.

"Upon the *practice* of Christian Stewardship depends the final and complete success of *all* Kingdom enterprises."—Wm. M. Vines, D. D.

Christian Stewardship is one of the fundamentals; for, when one is *sound* on Stewardship, he is usually sound on the inspiration of the Scriptures, the Deity of Christ, His miracles, His Atoning Death, His Resurrection, and the *other* fundamentals of the Christian Church.

The *Principle* of Christian Stewardship underlies the entire message of the Old and New Testaments.

Stewardship is related to material things only because material things are related to the *higher* life, composed of body, mind, and soul.

"A development of the *sense* of Christian Stewardship is greatly needed, because so few realize their stewardship." From "*Stewardship and Missions*" by Charles A. Cook. Copyright 1908 by the Judson Press. Used by permission.

The *revival* of Christian Stewardship means the *survival* of our *faith*.

"As good stewards of the manifold grace of God."—I Peter 4:10.

11. JESUS, THE PERFECT STEWARD

Jesus was *The Perfect Steward*, because He supremely exalted the ideal of *Service*. He came to *serve* and not to be served. From the beginning to the end of His ministry His life was a glorious *example* of Stewardship.

Jesus taught that the *primary purpose* in stewardship is the raising of *better men and women* rather than raising *more money*. He taught that our *talents* are a *sacred* responsibility, and that *unused* talents are reason for stern punishment.

Jesus also taught that *property* is necessary and desirable, and that all wealth belongs to God—not to man—and that man is a *steward* charged with responsibility for the *rightful use* of property. Jesus never *condemned* wealth in itself, but *did* condemn wealth when it became one's *idol and master*.

Jesus taught stewardship—that the *principle* of man's stewardship and accountability for his possessions is the very *heart* of His teachings.

He had more to say about money, property, and worldly goods than any other one thing. It is said that *sixteen* of His thirty-eight parables, and *one* verse out of every seven in the Four Gospels relates to man's attitude to property.

The first recorded words as coming from Jesus Christ were of *stewardship*: "How is it that ye sought me? wist ye not that I must be about my Father's business?" And that was *Stewardship*.

Jesus was *The Steward* of God. And this conviction was not only with Him as a *boy*, but it *grew* deeper with Him throughout His earthly ministry. He knew that His work was "to do the will of him that sent me, and to finish his work."—John 4:34.

When the Stewardship of His most wonderful life was finished, Jesus rendered an *account* of His stewardship to His Father: "I have *finished* the work which thou gavest me to do."—John 17:4. The work He was sent to do was *done*. His *stewardship was completed*.

This entire seventeenth chapter of John, in many ways, is Jesus' *final* report of His Stewardship.

12. STEWARDSHIP OF AMUSEMENTS, THE

As much of our life is given to *amusements* which frequently require time, energy, and money, it is well that we seriously consider these:

Five Principles About Amusements:

"1. A Christian will see to it that the *proper balance* is maintained between work and play.

2. A Christian will see to it that his amusements are *recreative* and not dissipative.

3. A Christian will be governed by the *example* of his *influence* over the lives of *other* people.

4. A Christian will be governed by the *verdict* of his conscience.

5. A Christian will *submit* the entire program of his life to Jesus for *His* approval."—Anonymous.

How much time and energy and money *could* be used to better advantage if every Christian Steward *would* be governed by these "Five Principles About Amusements!"

The pleasure in amusements *can* be a genuine contribution to happiness. But when amusements become an *end* in themselves and *rule* a life with an iron hand, then amusements become a *curse* and not a blessing.

13. STEWARDSHIP OF BUSINESS

Christian Stewardship puts the *Golden Rule* into business instead of the rule of gold.

"Business should be conducted to the glory of God, and to the welfare of the *worker*."—Francis Bacon.

Be *proud* of your business provided it does *not* tear down humanity in body, mind or soul, but makes for the *upbuilding* of the human race.

"If we cannot put God *in* our business, we ought to get *out* of business. We ought to put *more* religion into our business and *more* business into our religion."—M. E. Melvin.

"It is the duty of all of us, while doing the work of the world, to show that we have not lost sight of *spiritual* ends in our *material* conquests."—Franklin Delano Roosevelt.

"There is *more* to be made in business than money; for a man with a *business head* and a *brother's heart* can carry into his business the building of *character* and so *exalt* manhood above money." — George R. Stuart.

"The *most successful* business man is he who renders the *greatest service* to mankind."—W. E. Sweet.

"The science of *business* is the science of *service*. He *profits most* who *serves best*." — Arthur Frederick Sheldon.

"Whosoever will be *chief* among you, let him be your servant."—Matthew 20:27.

Business is a *stewardship*. "Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men."—Proverbs 22:29.

"Not slothful in business; fervent in spirit; serving the Lord."—Romans 12:12.

14. STEWARDSHIP OF CHILDREN

"Train up a child in the way he should go: and when he is old, he will not depart from it."—Proverbs 22:6.

"The raising of children, and their training, is a serious obligation which the conscientious parent can *not*

delegate to others. It is part of his job to see that his children become useful members of society—and this is a *personal* responsibility.”—J. C. Penney.

“And, ye fathers, provoke not your children to wrath: But bring them up in the nurture and admonition of the Lord.”—Ephesians 6:4.

“A colt *never* breaks itself to harness, and no child is ever *properly* trained unless there is *restraint*.”—H. M. Stansifer.

The *earliest* impressions are the deepest. The things which are instilled into the hearts of children endure forever.

“The *home* is the best place of all to learn the lesson of Christian Stewardship. *Childhood* is the time; and the *younger* the lesson begins, the better.” From “Money the Acid Test”, by David McConaughy. Used by permission of Friendship Press.

Children *early* in life should be taught not only the habit to *save*, but also the habit to *give*—to the Sabbath School, to their church, to the worthy poor, and to any cause that extends the Kingdom of God. They should begin to *tithe* as soon as they can count up to *ten*. This is Christian Stewardship.

“Everything that adds to the normal development of body, mind, heart and soul should be provided by parents for growing children. Their *ideals*, their *attitude* toward money, desire or *lack* of desire to be *useful* in the world, their whole *outlook* upon life will be determined by their *early* teaching and environment.

“If we are to have better cities, better statesmen, better churches, a better world, Christian parents must today lay the *foundations* in the lives of their *children*.

Lack of teaching on the Christian concept of money, both in the home and in the *church*, is responsible for many prodigal sons and daughters.

It is *not* fair to the children for their parents to do all the giving. Each child should have a *stated* share so that he or she may early form the *habit* of making his or her *pledge* and of regularly paying it. He that is taught to be faithful over *little* will learn to be *faithful* over much." From "The Christian and His Money Problems," by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.

"Why is it that we, the elder, are spared to the world, except to train up and instruct the *young*? It is *impossible* that the gay little folks should guide and teach *themselves*. God has committed to *us*, who are older and more experienced, the knowledge which is needful for *them*, and He will hold us to strict accountability for what we have done *for them*."—Martin Luther.

"Parents should remember that as the *paternal* is the *most honorable relation*, so it is also the *greatest trust* in the world, and that God will require an *accounting* of their stewardship."—Dr. W. W. Breese.

What will it *profit* a man if he makes a million dollars and the million dollars *ruin* his children?

Was the Prodigal Son *wholly* to blame if the father had not taught him the *value* of money or trained him in the *proper* use of it?

Think of the opportunities and responsibilities of parenthood: Your children are *copyists* of what you say and do, and *your* influence is for both time and eternity. As parents, you should not only live *for* your children but also *with* and *before* your children.

15. STEWARDSHIP OF CITIZENSHIP

As Christians, we live under, belong to, and owe allegiance to *two* sovereign governments:

First, that of God (Theocratic)—“The Kingdom of Heaven,” which is *spiritual and eternal*, and is based on God’s Ownership of *Man*.

Second, that of *Man* (Democratic)—“The Government of Man,” which is *mental and temporal*, and is based on Man’s Stewardship for God.

Obedience to *both* forms of government (sometimes called the Church and the State) is *necessary* for our happiness and usefulness as Christians and as Citizens.

“*Citizenship is a Stewardship.*” “Our fathers, by the sweat of brain and brawn, and by the sacrifices of *their* hearts’ blood, did not lay the foundation of our freedom that the men of today should *forget* that the heritage of a free country has been given to them by *others*. This heritage becomes *our* stewardship.” From “Studies in Stewardship,” by Ralph S. Cushman. Used by permission.

In like manner, our Savior and Master, by the sacrifice of *His* heart’s blood, purchased our *salvation* and made us *joint-heirs* with Him as sons of God to whom we owe *our* allegiance and to whom we must give an account for our *stewardship* while here in the flesh.

As Christians, we belong to God, because

1. We are His by *creation*.
2. We are His by *redemption*.

In Matthew 22:21 we read: “Render therefore unto

Caesar the things which are Caesar's; and unto God the things that are God's."

Doesn't this mean that we should not only pay our taxes to our government of *Man*, but also pay our *tithe* to our God for the extension and upbuilding of *His* Kingdom here among men?

If "Citizenship is a Stewardship," then we are to give an *account* for the way we *live* as citizens—not only in obedience to the laws of our land, but also in assuming our part in *directing* our government, whether it be local, state, or national. This means, for one thing, exercising our right of *suffrage*—voting—voting wisely for the best representatives of good government.

If you do *not* vote, what *right* have you to criticize those who do vote, or the government *they* elect?

16. STEWARDSHIP OF FRIENDSHIP

A man that *hath* friends must show himself *friendly*; and there is a friend that sticketh closer than a brother.—Proverbs 18:24.

"The only way to *have* a friend is to *be* one."—Emerson Essays.

"The time to *make* friends is before you *need* them."

"Friendship is to be purchased *by* friendship." — Thomas Wilson.

A true friendship requires real worth in *both* parties—someone to *love* and someone *worth* loving.

"I am *wealthy* in my friends."—Shakespeare.

"They are *rich* who have *true* friends."—Thomas Fuller.

"A friend in *need* is a friend *indeed*." — Richard Graves.

"You can not *use* your friends and *have* them, too. It is *good* to have friends, but *bad* to need them too often."—Anonymous.

"Be *slow* in *choosing* a friend, *slower* in changing."—Benjamin Franklin.

"It is a good thing to *have* a friend, but it is better to be a friend."—H. Clay Trumbull.

"*Feast*, and your halls are crowded:

Fast, and the world goes by."—Ella Wheeler Wilcox.

"Make *new* friends, but keep the *old*;

The *first* are *silver*, the *latter*, *gold*."—Anonymous.

"In *prosperity* our friends know us;

In *adversity* we know our friends."—Churlton Collins.

"In time of *prosperity*, friends will be *plenty*:

In time of *adversity*, not one in *twenty*." — James Howell (1659).

"Without friends no one would choose to live, even if he had all other goods."—Aristotle.

Our friendships have the power to *make* or *break* us. They may either *help* or *hinder* us.

"Tis thus that on the *choice* of friends.

Our good or evil name *depends*."—John Gay Fables.

"Of all the means to insure happiness throughout the whole of life, by far the most important is the *acquisition* of friends."—Epicurus.

"Life is to be *fortified* by many friendships; To *love* and to be loved is the greatest happiness in existence."—Sidney Smith.

What qualities make persons good friends? Love, Loyalty, Fidelity, Graciousness, Sincerity, Kindness, Good Disposition, Thoughtfulness, Unselfishness, Sense of Good Humor.

"A friend loveth at all times, and a brother is born for adversity."—Proverbs 17:17.

"Thine own friend, and thy father's friend, forsake not."—Proverbs 27:10.

"He who has a thousand friends has not a friend to spare:

But he who has an enemy will meet him everywhere."—Anonymous.

"If you have a friend worth *knowing*,
Love him. Yes and let him *know*
That you love him, ere life's evening
Tinge his brow with sunset glow;
Why should words ne'er be said
Of a friend—till he is dead?"—Anonymous.

"I once had money and a friend,
Of either thought I store;
I lent my money to my friend
And took his word therefor.
I *sought* my money *from* my friend.
Which I had needed long;
I lost my money *and* my friend.
Now was not that a wrong."—Anonymous.

"So long as we love, we serve; so long as we are loved by others, I would almost say that we are indispensable: And no man is useless while he has a friend."—Robert Louis Stevenson.

17. STEWARDSHIP OF LIFE

Our lives are God's gift to *us*, and what we *do* with them is our gift to *God*.

"All life is a stewardship. Vital energy in whatever form whether physical or mental, moral or spiritual—is a *trust from God*." From "Money, the Acid Test," by David McConaughy. Used by permission of Friendship Press.

"All life takes on a *new* meaning as soon as we realize that whatever we have is ours only as a *trust*."—James G. K. McClure.

All that we have of personality, powers, or possessions are subject to the law of stewardship.

All your life is a stewardship. It does *not* belong to you but to *God*. Your strength, your mind, your talents, your time, your property, your income are *not* your own to do with as you please, for you must give an accounting to your Creator for what you *possess* while here on earth.

"Man is a steward of *all* of life, because he is dependent upon God for *all* things. He *has* nothing which he has not *received*, and there is nothing he can take with him from this life, except that personality which he has developed through a right or wrong relation to God, or by the proper or improper use of his endowments and possessions, or by faithfulness or unfaithfulness to his sacred *trust* as a steward."—D. Shelby Corlett.

In the Book of Books, in Joshua 1:8, when God was giving Joshua his commission, God said to Joshua: "This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night,

that thou mayest observe to do all that is written therein:

For then thou shalt make thy way prosperous, and then thou shalt have good success." *Success! Prosperity!* That's what we all want!

Bishop Gailor once said: "There's a great difference between making a success *in* life and a success *of* life." Many people make a success *in* life by amassing an abundance of this world's goods. They may possess everything that mind may desire and still make a failure of life. Such is the story of the Rich Young Ruler as told in Matthew 19:16-22. These few words tell the story: "He went away sorrowful: For he had great possessions." And that is the last in the Bible about him. He never came back. He was not willing to pay the price. He must have lost his soul *with* his possessions. Jesus was *not* asking for renunciation, but for *dedication*. We do not need literally to *abandon* our worldly possessions in order to follow Christ. What is required is the *Stewardship attitude*—recognition and acknowledgment that God is the owner and can determine what to do with his own.

18. STEWARDSHIP OF MISSIONS

God had only *one Son* and He was a *foreign missionary*.

The followers of Jesus were first called Christian in a *foreign missionary church* (Antioch).

Every book in the New Testament was written to a *convert* of foreign missions or to a *foreign mission Church*.

The Gospel of *Luke* was written by a foreign missionary convert.

The Book of *Acts* describes the first foreign missionary journeys.

Every apostle but *one* became a foreign missionary.

The *only* one who did *not* become a foreign missionary was a *traitor*. (Judas.)

The Book of *Revelation* was written to *foreign* missionary churches—seven of them.

“When the fulness of the time was come, God sent forth his Son.”—Galatians 4:4.

God’s great *love* for the world is expressed in a missionary *purpose*.—John 3:16.

Christ’s *coming* was a missionary *work*.—Luke 4:18-21 and Luke 19:10.

The *first* message at the *Resurrection* of Christ was a missionary message.—John 20:21.

The *last* command of our Risen Lord was a missionary command—The Great Commission.—Matthew 28:19-20.

The first *apostolic* sermon was a *missionary* sermon. Acts 2:17-39.

The Gospel of our Lord and Savior can be condensed and put under *two words*:

1. “Come”—“unto *me*”—“come and see.”
2. “GO”—“unto *others*”—“go and tell.”

The *first* means *conversion*.

The *second* means *witnessing*—*Stewardship*.

Some one has said that “The *missionary life* of the Church should be as the *trunk* of the tree, *not* a mere *branch*.”

Another one said, "A missionary minded Church *majoring on missions* will *prosper* in all branches of its activity." He then added, "A Church which is *not* a missionary Church will soon become a *missing* Church."

"MISSIONARY UNBELIEF"

"The Christian who does *not* believe in foreign missions does not believe in the *Great Commission*. Repeat it and see.

The Christian who does *not* believe in foreign missions does not believe in The *Apostles Creed*. Repeat it and see.

The Christian who does *not* believe in foreign missions does not believe in the *Lord's Prayer*. Repeat it and see.

The Christian who does *not* believe in foreign missions does not believe in the "*Doxology*" in long meter. Repeat it and see.

The Christian who does *not* believe in foreign missions does not believe that verse so often quoted—John 3:16. Repeat it and see.

The Christian who does *not* believe in foreign missions believes that two-thirds of the earth's population should *perish* without hope."—Temple Evangelist.

Missions can *not* exist without Christian Stewardship.

The *greatest* benevolent cause of Christianity is *Missions*. This is nearest and dearest to the heart of Christ.

Remember the Great Commission: "Go ye therefore and *teach* all nations." We cannot *save* the people unless we *teach* them. We cannot *teach* them unless we can *reach* them. We cannot *reach* the foreign people unless we *go* or *send* some one—the missionary in *our*

place. Here, then, is where our money can be *immortalized*—in other words *eternalized*—when we *invest* it with God in *Missions*.

In Acts 1:8, 9, at the Ascension, Jesus gives His *parting commission* to the Apostles in these words: "But ye shall receive power, after that the Holy Ghost is come upon you: and ye shall be *witnesses* unto me both in Jerusalem, and in all Judea, and in Samaria, and unto the uttermost part of the earth. And when he had spoken these things, while they beheld, he was taken up; and a cloud received him out of their sight." These verses teach *both home and foreign missions*.—Acts 1:8, 9.

J. Campbell White once said: "Our mission is part of the work of Jesus Christ. He cannot save the world unless you and I *help* Him. We shall never see the world evangelized while we spend twenty times as much on ourselves as on missions."

19. STEWARDSHIP OF MONEY

What is Money?

Money is a medium of exchange—a measure of value—coined personality—represents the stored-up power of human effort—a reservoir of vital energy.

Money has been a token of value between man and man from earliest times. Even before laws were formulated money was in circulation. Its form has varied greatly: cattle and sheep with the old Biblical patriarchs; wampum and beaver skins with the North American Indians in Colonial days; salt in Abyssinia, and cubes of pressed tea in parts of China—all these have

been used as standards of value among the people. Gold and silver are the standards today among most people.

Importance of Money.

The only thing money is *good for* is to *do good*. What better can you do with money than to invest it in *humanity*?

"Every man needs *two conversions*: The first of his heart and the second of his *pocketbook*." — Martin Luther.

"The extension of the Kingdom of God depends upon the making of money. That is why God is in the money-making business with man. He expects them to use their money-making talents not simply for themselves, but for His glory. This brings a new motive for money-making which dignifies and sanctifies every business transaction." From "The Christian and His Money Problems," by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.

"Jesus had more to say about money and material possessions than any other one thing. Sixteen of His thirty-eight parables, and one verse out of every seven in the four Gospels, relates to man's *attitude* to property". From "The Call to Christian Stewardship" by Julius Earl Crawford. Used by permission of Mrs. J. E. Crawford.

Influence of Money

Money *measures* a man, helps to *make him* while he is making money.

"Tell me how a man spends his money, and I will tell you what kind of a man he is."—D. L. Moody.

What a man does with his *money* determines what his money will do with *him*.

Money *talks* about those who possess it. It *reveals* men—what they are—whether generous or stingy—kind-hearted or self-seeking—a lover of gold or a servant of God—a faithful steward or an embezzler of funds which belong to Another.

Your character is both formed and revealed by your *attitude* toward money, property, possessions.

Danger in Money

If money is not kept in the place of *servant*, it may become a tyrannous *master*.

"In the New Testament cemetery of lost souls the *love of money* is the malady written on most of the tombstones. Some of the epitaphs authorized by Jesus are these: "Thou fool"; "He went away sorrowful"; "In hell he lifted up his eyes"; and "The son of waste". The story of these lines is the story of what men pay for silver and gold." From "The call to Christian Stewardship" by Julius Earl Crawford. Used by permission, of Mrs. J. E. Crawford.

"Money is the most *perilous* thing with which we have to cope, next to the baser, sensual nature."—Robert E. Speer.

Many a man *lays down his life* in trying to *lay up money*.

Money may be the *cross* on which we are to die.

"If any man will come after me, let him deny himself, and take up his cross, and follow me."—Matthew 16: 24.

"I loaned my money—at grasping per cent—

'Twas I who got all that you kept and you spent;
While I counted my millions, death plundered me
bare—

And this grave that I sleep in belongs to my heir."

—Anonymous.

THE WRONG HYMN

Once there was a Christian
Who had a pious look;
His consecration was complete
Except his pocket-book.
He'd put a quarter in the plate
And then with might and main
He'd sing, "When we asunder part
It gives us inward pain."

—WILLIAM M. ELLIOTT, JR.

POWER OF MONEY

There are many people whose religious enthusiasm is cooled when *money* is mentioned.

"Money may buy anything except love, health, and happiness. Money is a universal passport to everywhere except heaven."—F. W. Heron.

Money possesses extraordinary power for weal or woe. It may become a *blessing* or a *curse*. Money, in itself, is no evil. It is "*the love of money*." I Timothy 6:10.

"Wealth is not to be despised, but Christianized."

"Money may leave its mark upon the man, but man cannot leave his mark upon the money." From "The Christian and His Money Problems," by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.

"There are *three* nerve centers in the average man: the *head*, the *heart*, and the *pocketbook*. The reason many men start when *money* is mentioned is because the pocketbook is the most *sensitive* of the three."—John E. Pounds.

"Money moulds men—in the process of *getting* it, of *saving* it, of *using* it, of *giving* it, of *accounting* for it. According as it is handled it proves a *blessing* or a *curse* to its possessor; either the *man* becomes *master* of his *money*, or the money becomes master of the man." From "Money The Acid Test," by David McConaughy. Used by permission of Friendship Press.

"Ye cannot serve God *and* mammon".—Matthew 6: 24. But we can serve God *with* mammon.

"You may transmute your *life into gold* and *lose them both*: You may transmute your *gold into life* and *save them both*."—S. D. Gordon.

"Money, most common of temporal things, involves uncommon and eternal consequences. No wonder, then, that God has given *stewardship* so important a place in the training of the human race. It is one of the divine kindergarten methods of developing human life. Money makes the man while the man is making the money. *Acquisition* makes the *money*; *distribution* makes the *man*." From "Money The Acid Test" by David McConaughy. Used by permission of Friendship Press.

QUESTIONS ABOUT MONEY

Here are three *searching* questions:

1. What are *you* worth to God *without* your money?
2. What would your *money* be worth to God *without* you?
3. What are *you* and your money *together* worth to God?

Here are *three* searching questions in one verse of Scripture: "Who maketh thee to differ from another?"

and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?"—I Corinthians 4:7.

And in another verse are *two* unanswered questions: "What shall it profit a man, if he shall *gain* the whole world, and lose his own soul? Or what shall a man give in *exchange* for his soul?"—Mark 8:36, 37.

20. STEWARDSHIP OF OUR NATION

"Government is a *trust*, and the *officers* of the government are *trustees*: and *both* the trust and the trustees are created for the benefit of the *people*".—Henry Clay.

"The office of government is not to *confer* happiness, but to give men an opportunity to work out happiness *for themselves*".—William Ellery Channing.

Our nation can make greater progress when it adopts the stewardship principle that to *have* is to *owe*.

"God will keep no nation in *supreme place* that will not do *supreme duty*".—Wm. McKinley.

"Ill fares the land, to hastening ills a prey,

Where wealth accumulates, and men decay."—Oliver Goldsmith.

"Every great civilization which has perished, perished *after* a period of great prosperity".—Edwin M. Poteet.

Roger W. Babson said: "Nations, as well as individuals, are blinded by the *lust for wealth*".—Used by permission of Mr. Babson.

"Righteousness exalteth a nation: but sin is a reproach to any people".—Proverbs 14:34.

God has been very gracious to our country and has kept us from many of the evils which have befallen other nations. If our nation forgets God we are surely bringing judgment upon ourselves, and when it comes, we can only blame *ourselves*.

Our country is the greatest potential force, material, moral, and spiritual in the world today. She therefore has the greatest opportunities and obligations of any nation.

Her stewardship under Providence is stupendous, and she is *accountable* to the Supreme Ruler of the Universe. Our nation can be strong *only* when our moral and spiritual values are kept *basic*.

21. STEWARDSHIP PARABLES OF JESUS

"What is a Parable?"—"An *earthly* story with a *heavenly* meaning."

Jesus taught much by parable. It is said that sixteen of His thirty-eight parables relate to man's *attitude* to his possessions. This is *stewardship*.

Here are three parables which *teach stewardship*:

1. *The Parable of the Good Samaritan* (Luke 10:25-37). This parable was spoken in reply to two questions put to Jesus by a lawyer: "What shall I *do* to *inherit* eternal life?" and "Who is my *neighbor*?"

Note the parts played by these five characters:

(1) The *Traveler*, on the road to Jericho.

(2) The *Thieves*, who stripped off his clothing, wounded him and left him "half-dead". These thieves acted as if "What's *yours* is *ours*; so we'll *take it*."

(3) The indifferent *Priest*, who "saw" the victim and "passed by on the other side", and acted as if "this is not my affair at all."

(4) The selfish *Levite*, who "looked on him, and passed by on the other side". He acted as if "What's mine is mine, I'll keep it".

(5) The *Samaritan*, who, "when he saw him, he had compassion on him, and went to him, and bound up his wounds, . . . and set him on his own beast, and brought him to an inn, and took care of him", and told the host to take further care of him, and he would pay the bill. This good Samaritan acted on the Stewardship principle that "what is mine is God's and others, I'll share it," and he did.

Now Jesus asks the *lawyer* a question: "Which of these three . . . was neighbor unto him that fell among the thieves?" The *lawyer* said, "He that showed mercy on him". Then Jesus said, "Go, and do thou likewise". In other words, Be a good steward and share your possessions with others.

2. "The Parable of The Talents.—(Matthew 25:14-30)".

H. H. Halley says: "This parable means that we are in training for a larger order yet to be, and that our place and standing will depend on the faithfulness of our stewardship here."

Here is an interesting story about a man going to a far country who called his servants and entrusted them with his property. With one he left five talents, to another two talents, to another one talent, fixing the amount in proportion to the ability of each man. And,

while he was away, each man had the *same* time and opportunity to increase his holdings. After a long time the lord of those servants returned and *settled accounts* with them.

It is interesting to note that both the *five-talent* and the *two-talent* men had *doubled* their holdings, and received the *same* commendation from the master for their activity and fidelity. They were also *promoted*. The *one-talent* man was *afraid* and had dug a hole in the ground and *hid* his master's money. He was condemned, for being a "wicked and slothful servant". He was *demoted* and cast out.

We each, as stewards, have been *entrusted* with at least *one* talent of personality which God expects us to *use*. He will *reward* us for our *fidelity*, and *punish* us for our *neglect* . . . which?

"Be thou *faithful* unto death, and I will give thee a crown of life."—Revelation 2:10.

"Moreover it is required in stewards, that a man be found *faithful*."—I Corinthians 4:2.

3. *Parable of the Rich Fool*. (Luke 12:16-21). This parable was spoken in connection with a request by a man to use Jesus as a *referee* in a contested estate. The *primary* purpose of Jesus was to show the *sinfulness* of covetousness, as He warned, "*Beware* of covetousness; for a man's life consisteth not in the *abundance* of the things which he possesseth."

This man, evidently, was a successful (?) farmer whose ground "*brought forth plentifully*". He was puzzled as to how to *garner* his crop, and instead of counseling with *God*, and asking *His* advice, he had a

seance with "*himself*" and decided to "tear down" and rebuild on a *larger* scale.

He failed to take *God* into consideration, and so had lost sight of *God's ownership* of his possessions, and that he was not only *responsible* for what he *did* with his "goods", but that he would eventually have to render an *accounting* for his stewardship. He *was* a *steward*, though he had *not* acknowledged the fact.

He was so covetous, he could not consider others in his thinking and planning. He thought so *much* of himself that in *three* verses (17, 18, 19) he used the personal pronoun, *first person*, at least *eleven* times—"I", "my"—*selfishness personified!*

He counted up and counted on his possessions and he *had* to account for his possessions. His stewardship was ended; for *that* night his soul was "required" of him, and then was asked, "Then *whose* shall those things be, which thou hast provided?" That is the great question, after all, that every one now living *must* answer.

22. STEWARDSHIP-PARTNERSHIP WITH GOD

Stewardship means *Partnership*—Partnership with both God and Man.

God has made us *co-workers* with Him in the extension of His Kingdom here among men. He *must* depend on us as His co-partners, or stewards, to render service to our fellow men.

God's ownership and man's stewardship naturally implies *partnership*—co-partnership; and co-partnership means *mutuality* of interests *interpendability* of interests: that is to say, being *dependent* one on another.

We *are* dependent upon God, and He, in turn, is de-

pendent on *us* as His stewards, as His representatives here on earth. He *must* depend upon *human* instrumentality in rendering service one to another.

It is well to recall what Jesus said in connection with rendering service to our fellow men: "In as much as ye have done it unto one of the least of these my brethren, ye have done it unto me".—Matthew 25:40.

God created man in His own image (Genesis 1:27) and made us "partakers of the divine nature" (II Peter 1:4). This means fellowship, Stewardship, *partnership* with God.

"Truly our fellowship is with the Father, and with his Son Jesus Christ".—I John 1:3.

In this great partnership "we are laborers together with God".—I Corinthians 3:9.

Let us always remember that we will have no reward in heaven for what we *lay up* here on *earth*, but for what we *lay out* in service to *others* as partners with Him. God makes us His *distributing* centers for His bountiful gifts to us.

Remember, as a *Christian* Steward, you have a Silent Partner who is to receive one-tenth of your net income. Therefore it is essential that you keep this joint-account in a businesslike manner.

If God is your partner, make your plans large, for He shares your business with you as the Senior Partner of the firm.

"We are partners with *men* in the *improvement* of the world: we are also partners with *God* in the *redemption* of the world".—Pierce Corsan.

"According as a man keeps *account* with God, his Senior Partner, he will anticipate, without fear, the day

of the Great Trial Balance". From "Money The Acid Test", by David McConaughy. Used by permission of Friendship Press.

"When a man gets rich, God gets a *partner* or the *man* loses his soul."

"There are *three factors* in production: God, the *individual*, and *society*."

1. "God furnishes the material—the land, the fertility of the soil, the sunshine and the rain, the rotation of the seasons, the mineral wealth, the vegetable and animal life. No man, therefore, should reckon his wealth without recognizing the part God has played in its production. "For it is he that giveth thee power to get wealth".—Deuteronomy 8:18.

2. "The *individual* is an indispensable factor. He plants and cultivates the crop. He digs the ore from the mines. He bores for gas and oil. He discovers electricity. He harnesses the power of steam. He makes his definite and necessary contribution. Without him the process would be impossible."

3. "*Society*. God and the individual cannot produce wealth without the co-operation of society. Life is so complex that we are dependent upon each other for our daily necessities". From "The Christian and His Money Problems", by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.

The greatest and most happiness producing business in this world is to enter into partnership with our Heavenly Father in making this a better and happier world in which to live. God offers to take each one of us into individual partnership, we to do our best, be it much or little, He to do all the rest.

All the *gains* of the partnership are to pass through *our hands*, and we are to pay into the partnership business a *minimum* of one-tenth of the profits. This is God's share, but He does not keep it. He delegates the spending of it to us, only stipulating that we use our best judgment in placing His share where it will be the most effective in advancing the extension of His Kingdom here among men."—Thomas Kane "Layman". Used by permission.

23. STEWARDSHIP OF POSSESSIONS (PROPERTY)

May I ask, "*Who owns your property?*" You may say, "I do, don't I have *possession* of it? Isn't it recorded in our County records that it is *mine?*" Yes, brother, sister, it is recorded there, but you only have *possession*, and possession is *not* ownership. God is the *real* Owner. He has *never* passed title to anyone.

God holds the *First Mortgage* by right of *creation*. He has never renounced his prior claim. His is the right of *Eminent Domain*. The longest time that man can acquire is a *ninety-nine year* leasehold, with God's right explicitly reserved. "The land shall not be sold for ever: for the land is mine."—Leviticus 25:23.

Divine ownership *never* changes—only a change of *possession*. One hundred years from now not one of us will hold any bank stock, United States Bonds, or real estate. Death will have pried open our hands and some one else will possess our holdings.

Our entire life's accumulations *could* be under the control of an utter stranger even within a few hours!

As between *man and man*, we are *owners*; as between

God and man we are only stewards. Tested by the horizontal, we are owners; tested by the perpendicular, we are stewards.

Property is a sacred trust from God, and, at its best gives us control over *things* for life, and not control over *life* for things. The Pagans regarded property as an *earthly treasure*. The Christian steward regards property as a *heavenly trust*.

It seems that the natural tendency of human nature is to *confuse* dominion with ownership. The *separated* portion makes us remember God.

Possessions are a *serious* responsibility. Why? Because they may be the *cross* on which we are to die. Jesus said, "If any man will come after me, let him deny himself, and take up his cross, and follow me."—Matthew 16:24.

"The man who is *not* a steward of his property plays traitor to the rest of his life. He has thrown his soul out of focus. Man's *best* should not be used for property, but *property* for man's best. These bodies of ours are God's bodies. He *owns* them; we *possess* them. We are all and always living in God's house." From "The Deeper Meaning of Stewardship" by John M. Versteeg. Used by permission.

Dr. Marcus Dods, in "The Parables of Our Lord", says, "A man often measures himself by what he *has* instead of by what he *is*."

God has *invested* in us and *entrusted* to us all his wonderful resources and powers for which we as stewards are held responsible to Him for an accounting.

We are *compelled* to render an annual accounting of our *income* to our Federal Government. We should be

just as certain in rendering the *tithe* of our income to our Lord and Master. And this tithe should be paid *every week or month*.

The Bible refers to *prayer* about 500 times, to *faith* less than 500 times, and to material *possessions* more than one thousand times.

24. STEWARDSHIP OF PRAYER

Prayer is *more* than meditation, it is communication and communion with God—intercession, pleading, and praising God. It is a *dialogue*, not a monologue.

It is God's greatest gift to man in times of desperate need.

"Prayer is the soul's sincere desire,
Uttered or unexpressed;
The motion of a hidden fire
That trembles in the breast.

Prayer is the Christian's vital breath,
The Christian's native air,
His watchword at the gates of death;
He enters heaven with prayer."

—JAMES MONTGOMERY.

Jesus never taught His disciples much about how to *preach*, but a great deal about how to *pray*; because talking to *God* is more important than talking to *man*. Jesus was a *man of prayer*.

S. D. Gordon once said, "The *great* people of the earth today are the people who *pray*."

"More things are wrought by prayer.

Than the world dreams of."—Alfred Tennyson.

Prayer has caused God to *alter* His intentions and to *repent* of those things which He had purposed to do to individuals and to nations. See what God did in the case of King Hezekiah as recorded in II Kings 20:1-6—he was *healed* and fifteen years were *added* to his life.

Some “Ifs” of Prayer:

“If I regard *iniquity* in my heart, the Lord will *not* hear me.”—Psalm 66:18.

“If we ask anything according to *his* will, he heareth us.”—I John 5:14.

“If ye abide in *me*, and my words abide in *you*, ye shall ask what ye will, and it shall be done unto you.”—John 15:7.

“If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land.”—II Chronicles 7:14.

“Our neglect of the *spiritual* has brought about a great cultural *lag* in western civilization . . . Today the trouble is that a startling lack of religion has crept into our national economic thinking. Unless America turns to *God in prayer*, accompanied by repentance, the nation is doomed.”—Roger W. Babson. Used by permission of Mr. Babson.

25. STEWARDSHIP OF THE SABBATH

“Remember the Sabbath Day to keep it holy”, reads a part of the Fourth Commandment—4 verses, 84 words—more words than in any other of the Ten Commandments.—Exodus 20:8-11.

Yes, *one-seventh* of our *time* belongs to God in a special sense. This law of the Sabbath is as *old* as the human race, and was ordained by God for *man's* benefit.

God Himself set the example by *resting* on the seventh day which should be a day of *rest*, and not of great activity, loud, noisy recreation, or amusement.

"Verily my sabbaths ye shall keep; for it is a sign between me and you throughout your generations; that ye may know that I am the Lord . . . Ye shall keep the sabbath therefore; for it is holy unto you . . . Six days may work be done; but in the seventh is the sabbath of rest."—Exodus 31:13-15.

"Ye shall keep my sabbaths, and reverence my sanctuary: I am the Lord."—Leviticus 19:30.

What Noted Men Have Said of the Sabbath:

Henry Ward Beecher: "A world without a Sabbath would be like a man without a smile, like a summer without a flower, like a homestead without a garden."

William Blackstone: "The Sabbath is of admirable service to the State, considered merely as a civil institution. It imprints on the minds of the people that sense of their duty to God so necessary to make them good citizens."

John Calvin: "If the Lord's Day was abolished, the Church would be in imminent danger of convulsion and ruin."

Franklyn N. Edwards: "When Sunday ceases to be regarded as the Lord's Day, it is clearly apparent that its practical disappearance is only a matter of time."

James A. Garfield: "This is the Lord's Day. I have a great reverence for it."

William E. Gladstone: "The religious observance of Sunday is a main prop of the religious Character of a country."

Andrew Jackson, dying on Sunday: "Always obey God and keep the Sabbath Day."

Abraham Lincoln: "As we keep or break the Sabbath Day, we nobly save or measly lose the last best hope by which man rises."

T. DeWitt Talmadge: "The longer I live the more highly do I estimate the importance of the proper observance of the Christian Sabbath."

26. STEWARDSHIP OF TALENTS

The stewardship of our God-given *talents* is one of our greatest responsibilities. *Where* do we get our talents? Do we *inherit* them? Yes, in part. But we are to *cultivate and use* these talents.

"Neglect not the gift that is in thee."—I Timothy 4:14.

"Skill comes from God and should be used for God. We are responsible to God for what we *might* be and do. Undeveloped talents may be classed as *unused assets*."—From "Stewardship and Missions" by Charles A. Cook. Copyright 1908 by The Judson Press. Used by permission.

H. G. Wells once said: "Undeveloped talents of men and women constitute our greatest source of potential wealth."

"The *unused* talent in the Church is the *exultation of hell*, the *surprise of heaven*, the *loss of man*, and the *grief of God*."—W. B. Hinson.

"Use me or lose me", for *rest* means *rust*, whether it

be talents of hand, head, or heart. We *sin* most against our day and generation when we *fail* to make the most of ourselves.

"The small talent person is *not* exempt from stewardship obligation. Life's resources and powers, either great or small, many or few, natural or acquired, are all on a *stewardship* basis. We are *trustees* of them and *must* give an account to God for what we do with them."—From "*Stewardship and Missions*" by Charles A. Cook. Copyright 1908 by The Judson Press. Used by permission.

According to the teaching of Jesus, our talents are *God-given* and to Him we must give an *account* for our responsibility of these talents—how we *use* them, or *abuse* them by neglect.

In Matthew 25:14-30 we learn from the study of the Parable of the Talents that Jesus made the man with the *single, unused* talent the one that was unworthy of trust. He was an "unprofitable servant" who was "cast out" into outer darkness—all because he was a "wicked and slothful" servant and did *not* use what he had—that which was *entrusted* to him.

We must remember that it is not the *size* of the talent that counts, but *how* the talent is *used*.

Every talent, whether musical, voice, social grace, eloquent speech, business ability, gift of leadership, or any other gift, should be *used*, not buried, for God will certainly hold us accountable for the way we *use* or *neglect* our talents.

"Lord, let me sing true tonight." So prayed Jenny Lind, the Swedish Nightingale, each night just before her performance. She used her talent and *honored* God for the gift.

Was Longfellow thinking of talents when he wrote:

"Lives of great men remind us,
We can make our lives sublime
And departing, leave behind us,
Footprints on the sands of time?"

Any one possessed of a talent is under *obligation* to make that talent a blessing to others.

"God has *invested* in us. He has, as the Father-Owner, *entrusted* us with His wonderful resources and powers."—F. A. Agar.

Let us not disappoint God, nor let Him down by failing to do our best with what He gave us.

27. STEWARDSHIP OF THOUGHT

The source of all achievement is in the *mind* and *heart* of man: "For as he *thinketh* in his *heart*, so is he."—Proverbs 23:7.

Think! Watch your thought: for you are to be held *accountable* for what you think!

Entertain no thoughts that will blush in words.

The *hardest* thing in the world to control is *thought*. If you doubt the truth of this statement, for five minutes, by your watch, *try to intently think* about only *one* thing.

Many people do not really think; they only *think* they think.

"Sow a Thought, and you reap an Act;
Sow an Act, and you reap a Habit;
Sow a Habit, and you reap a Character;
Sow a Character, and you reap a Destiny."
—Unknown Authorship.

"Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; If there be any virtue, and if there be any praise, *think on these things.*"—Philippians 4:8.

28. STEWARDSHIP OF TIME

One-seventh of our time, as well as *one-tenth* of our income, belongs to God. Both these laws are as old as the human race; both are for *man's* benefit; both were *re-affirmed* (not enacted) in the Mosaic Code. Both were *sanctioned* by Jesus and His Apostles.

We are *stewards* of time, the greatest capital with which we have to work in the building of the Kingdom of God—and all time is *borrowed* time.

"Time and Life are *gifts* of God to be used for Him as *stewards*. We create neither—they are divine entrustments for which we cannot escape responsibility for a final accounting."—From *Stewardship and Missions* by Charles A. Cook. Copyright 1908 by The Judson Press. Used by permission.

Time is a sacred *trust*, as sacred as life itself. God has made every day of our lives precious with opportunities for speaking a kindly word; lending a helping hand; doing some noble deed; rendering some Christ-like service.

"Time cannot be saved, it can only be *spent*, and if not spent *wisely* and well it is *wasted*. There is no way of storing it up; once gone it never returns." From "Life As a Stewardship" by Guy L. Morrill. Used by permission of Mr. Morrill.

"Lost yesterday, somewhere between sunrise and sunset, two golden hours, each set with sixty diamond minutes. No reward is offered, for they are gone forever."—Anonymous.

"Time is of such a character that if we do not administer and use it as a *trust* for God and His service immediately, we can never use it. When that moment is gone, it is gone forever. Procrastination is still the thief of time. Procrastination, like a veritable thief, takes the opportunity to act right away and never returns the time he has stolen." From "*Stewardship and Missions*" by Charles A. Cook. Copyright 1908 by The Judson Press. Used by permission.

"Space and Time are the twin mysteries which forever baffle the questing mind of man. Time baffles man by its distance backward and forward from the hour in which he stands. Life at its best is *uncertain*. Time must be considered as a loan made by God to His children". From—"An Adventure in Stewardship" by G. Ernest Thomas. Used by permission of the Author.

"My time is my *existence*—it is my *life*. When my time is up my temporal existence has come to an end. To waste my *time* is to waste my *life*. To waste *another's* time is to destroy *his* life. We have only so much time . . . we never have worlds of time".—Anonymous.

"So valuable is time that God gives only a minute of it at once, and He gives that moment but once in all eternity."—Anonymous.

"Watch ye therefore: for ye know not when the master of the house cometh, at even, or at midnight, or at the cockcrow, or in the morning."—Mark 13: 35.

"Life is but the individual trusteeship of time. Man

does not truly own even his own life; he has merely a *life interest* in it."—W. G. Jordan.

It is a *tragic* use of time when so much of it is wasted in *useless pleasure* which becomes an *end* in itself and rules the life with an iron will.

"Dost thou love life? Then do *not* squander time, for that is the stuff life is made of."—Benjamin Franklin.

"So teach us to number our days, that we may apply our hearts unto wisdom."—Psalm 90:12 (This is a little prayer regarding time.)

"I have only just a minute;
Only sixty seconds in it.
Just a tiny little minute—
But *eternity* is in it."—Anonymous.

"Walk in wisdom toward them that are without, redeeming the time."—Colossians 4:5.

Thomas A. Edison said, "Time is the most valuable thing in the world".

The *wise* steward is the one who makes *good use* of his time.

29. STEWARDSHIP OF YOUTH—(A CHALLENGE)

The primary object of Christian Stewardship is *not* to get money, but to *build character*. And character can best be built into *Youth*.

"What a young man earns in the *day* goes into his pocket; but what he *spends* in the *evening* goes into his *character*."—Dr. Theodore L. Cuyler.

Perhaps the saddest unanswered challenge in the New Testament is that of the Rich Young Ruler who, when he *failed* to meet the challenge of Jesus, "went

away sorrowful: for he had great possessions." (Matthew 19:16-22). As a matter of fact, his possessions had *him*. His god was his *money*.

He must have been a "model young man", for Jesus loved him, but he *lacked* one thing . . . his pocketbook was *not* converted . . . he was *not* willing to pay the price. Jesus was not asking for *renunciation*, but for *dedication*.

We do *not* have to abandon our worldly possessions in order to follow Christ. What he requires is the *stewardship attitude* . . . recognition and acknowledgment that God is the Owner and we are only *stewards* of our possessions.

The *tragedy* of the Rich Young Ruler was that he was *unfruitful* in the stewardship of money. So it is today with many Christians, young and old.

The challenge to Youth is that they *recognize* God's Ownership and Man's Stewardship by rendering "unto God the things that are God's."—Matthew 22:21.

However, the Stewardship Challenge to Youth is concerned with *more* than money. It has to do with the *whole* of life . . . what you *are*, what you *have*—your time, your talents, your possessions, and what you do with them.

The entire Christian Cause eventually depends upon the *choices* of Youth and their *obedience* to the challenge of Christ in Matthew 6:33: "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

"Moreover, Youth cannot put off the day of decision with assurance that it will recur. We cannot halt the years to "halt between two opinions". We must answer *with our lives*. We do! Ever the answer is an *attitude*.

What is my life to do? hinges upon the question, *Whose is my life to be?* When God has *you* he can direct *yours*. You will discern God's directions *for* your life when you go God's direction *with* your life. You will be *saved to serve*. From "The Deeper Meaning of Stewardship" by John M. Versteeg. Used by permission.

For young people to start out on life's career *without* God is inviting failure all along their way. God must be *first* if one is to make a success of life.

The three temptations of Jesus can be summed up under these *three* words: "*Cast thyself down*"—*lower yourself*. This is exactly what the devil is always trying to get the young man or young woman to do. *Be and do less* than the Lord expects of you—have a *low* purpose in life—*fail* to cultivate the talent you have.

Jesus was *tempted, tested*, in every way—body, mind, and spirit—but he did *not* yield to the temptations. He answered the devil's thrusts each time by quoting from the Word of God. In like manner, the Youth of today may be victorious in temptation by *heeding* Psalm 119: 9 which reads: "Wherewithal shall a young man clense his way? by taking heed thereto according to thy word."

Take my life, and let it be
Consecrated, Lord, to thee;
Take my moments and my days;
Let them flow in ceaseless praise.

Take my silver and my gold;
Not one mite would I withhold.
Take my intellect, and use
Every power as thou shalt choose."

—FRANCES R. HAVERGAL.

30. WARNINGS AGAINST THE DANGERS OF MONEY, RICHES OR WEALTH

"Beware that thou forget not the Lord thy God . . . when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied . . . and thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: For it is he that giveth thee power to get wealth".—Deuteronomy 8:11, 13, 17, 18.

"Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."—I Timothy 6:17-19.

"If riches increase, set not your heart upon them".—Psalm 62:10.

"Labor not to be rich . . . for riches certainly make themselves wings; They fly away as an eagle toward heaven".—Proverbs 23:4, 5.

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts which drown men in destruction and perdition. For the love of money is the root of all evil."—I Timothy 6:9, 10.

"As the partridge sitteth on eggs, and hatcheth them not; so he that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool".—Jeremiah 17:11.

"There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt. But those riches perish by evil travail . . . and what profit hath he that labored for the wind?"—Ecclesiastes 5: 13, 14, 16.

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal; But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal; For where your treasure is, there will be your heart also".—Matthew 6: 19-21.

"Money has *enriched* its *thousands* and had *damned* its *tens* of thousands. If you make it your *servant*, it will do you *good*, its *mastery* will ruin you".—Editor Dawn.

May our money, O God, be our *servant* and *never* our *master*. May we use it without ever becoming its slave. May its consecrated possession enable us to live at our best and its wise expenditure prove us to be faithful stewards.

"Money is danger. Nothing can fool a man like money. It seems so powerful that it makes men forget the Supreme Power. All power is danger except as we link it up to some high good."—Roger W. Babson. Used by permission of Mr. Babson.

"The crime of the ages has been the *prostitution* of money. It is the crime of *our* age . . . Empires have been wrecked, nations have gone to ruin, families and individuals have agonized because of the wrongful and wicked *abuse* of money".—J. O. Atkinson.

"The danger in most possessions lies in their obscuring the realities of life. We see God not in the midst of *grasping*, but in the midst of *letting go*".—Edward Earle Purinton.

"I kept all my wealth—and I mourn my loss;
For gold, in a skeleton's hand, turns to *dross*.
Love, friendship, and gratitude *might* I have
bought—
But I kept my wealth till it *moulded* to naugh."

Christian Stewardship alone can save us from our money; but we must show our *faith* by our *works*.

Jesus called at least one man a fool. It was the *rich* fool who put God out of mind and filled the emptied space with "I's" and "My's".—Read Luke 12:16-21.

Better to die a pauper in *purse* than a pauper of *soul*;
better *fail* to get money than to *allow* money to get *you*.

"He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase."—Ecclesiastes 5:10.

"When a man gets *rich*, God gets a *partner* or the man loses his soul."

"And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the Kingdom of God."—(Mark 10:23). This was said in connection with the rich young ruler who "went away grieved: for he had great possessions."

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PART TWO

CHRISTIAN TITHING

AN EXPLANATION

There are *two* kinds of tithers—*Christian, non-Christian*. The *Christian* tither begins with Jesus Christ who is his personal Savior, Guide, and Senior Partner in all affairs of life. A person may *tithe* his income and *not* be a Christian.

“And though I bestow *all* my goods to feed the poor, . . . and have not *love*, it profiteth me nothing.”—
—1 Corinthians 13:3.

Christ must be *in* the tithe, or it is *not* Christian.

Hence the title “*Christian Tithing*”.

PART TWO

CHRISTIAN TITHING

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1. ANTIQUITY OF THE TITHE

The Law or Principle of the Tithe is as old as Human history. It is *universal* with the Race.

All the great nations of antiquity were practicing tithing *hundreds* of years *before* the days of Abraham, Isaac, Jacob, or Moses.

Clay tablets found in the ruins of the Ancient pagan nations of antiquity—including the Egyptians, Babylonians, Persians, Phoenicians, Arabians, Ethiopians, Greeks, Romans, East Indians and China show that all gave tithes to *their* gods as a *religious duty*. And the claims of their gods had to be satisfied before the claims of men. This portion was never less than a *tenth*, frequently more.

2. BASIS OF SCRIPTURAL GIVING

Scriptural giving is based on the truth of Divine Ownership of all things. God *owns* all things by right of *creation*. "In the beginning God created the heaven and the earth."—Genesis 1:1.

"The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein."—Psalms 24:1.

God owns all Christians by right of *redemption*.

"Ye are not your own. For ye are bought with a price" I Corinthians 6:19-20. And that price was "the precious blood of Christ."—I Peter 1:18, 19. We as Christians belong to God, and all that we *have* belongs to Him.

I Corinthians 16:2 gives a definite plan of giving, as follows: "Upon the first day of the week let every one

of you lay by him in store, as God hath prospered him, that there be no gatherings when I come."

Note the *four* essentials in this plan of giving:

1. *Regularity*. "Upon the first day of the week."
This is Sunday, the Christian's Sabbath.
2. *Popularity*. Who is to give? "everyone of you."
This means the *children*, too—training *them* to give.
3. *Provision*. "Lay by him in store"—put it aside—have it *ready*.
4. *Proportion*. "As God hath prospered him."

In both the Old and New Testaments God has clearly designated that *one-tenth* of one's income is to be set aside as holy unto the Lord. "The tithe is holy unto the Lord."—Leviticus 27:30.

The tithe is the *minimum*, and it *belongs* to god—a *debt we owe* to Him and His Kingdom.

We *pay* the *tithe*. We *give offerings* above and in addition to the tithe.

3. BENEFITS, RESULTS, AND REWARDS OF TITHING

Benefits of Tithing:

1. You will always have *something* to give.
2. Giving becomes a *pleasure*—not a hardship.
3. You will be a better, happier, more useful Christian.

4. You will have the promise of increased *temporal* and *spiritual* blessing.—(Malachi 3:10-11).

5. Nine dollars out of every ten is worth more to you *with* God's blessing than *ten* dollars *without* God's blessing.

6. You will have the consciousness of being in *partnership* with God—a steward of “the manifold grace of God.”

7. To all these benefits the *money* standard does not apply. These benefits can *not* be weighed, measured, or counted, yet they are what God desires.

8. The *supreme* benefit of tithing is *not* the money it brings to the *church*. It is the *joy*, the contentment, the individual *personal* happiness it brings into the daily life of the *tither*.

Tithing benefits both the *giver* and the *receiver*. Have you ever heard of any Christian who was less happy, less generous, or less financially prosperous from being a tither? No, nor you never will. The most cheerful of all Christians are those who first pay their tithes.

What shall I render unto the Lord for all his benefits toward me? I will take the cup of salvation, and call upon the name of the Lord. I will pay my vows unto the Lord now in the presence of all his people.”—(Psalm 116:12-14).

Results of Tithing:

Here are some of the *results* if all Christians would religiously tithe their income:

1. Millions would be born into the Kingdom of God.

2. The evangelization of the world would be greatly hastened.
3. *Great joy* would come to the Ministry and to the membership of the church.
4. Millions of church members would become *week-day* as well as Sunday Christians.
5. The Church would be exalted to her proper place in the salvation of souls and the betterment of mankind.
6. Many of the energies of the Church would be *conserved* for the real business of the Church—the *extension* of the Kingdom of Heaven here on earth.
7. Tithing would turn defeat into *victory* in Church finance. Bills would be promptly paid, and more missionaries would be sent to the needy and neglected fields.

Rewards of Tithing:

The Christian who conscientiously *begins* to tithe will have at least *seven* surprises:

He Will Be Surprised:

1. At *himself* in not earlier adopting the plan.
2. At the *amount* of money he has for the Lord's work.
3. At the *joy* in counting his tithe as sacred unto God.
4. At the *ease* of going from one-tenth to larger giving.
5. At the *deepening* of his spiritual life in paying the tenth.

6. At the *ease* in meeting his own obligations with the nine-tenths.
7. At the *preparation* this gives to be a faithful and wide steward over the nine-tenths that remain.

"Honor the Lord with thy substance, and with the first-fruits of all thine increase: So shall thy barns be filled with plenty."—(Proverbs 3:9,10).

Julius Earl Crawford once said: "No one should tithe solely for the hope of *reward*. God can *not* be bribed; but He has fixed the *conditions* of blessing, both temporal and spiritual, so that when the conditions are *met*, His will is *not* changed but *carried out*."

4. DEFINITIONS OF TITHE, TITHER, AND TITHING

What is a Tithe? The *tenth* part of anything.

What is the Scriptural Tithe? It is God's tenth—a "separated portion" placed in our hands as stewards. It is a debt we owe to God who is our most preferential creditor. The tithe is not a *gift*. Therefore we cannot really *give* an offering until *after* we *pay* our tithe.

What does the Bible say about the Tithe? "All the tithe is the Lord's." Leviticus 27:30 "The tenth shall be holy unto the Lord" Leviticus 27:32 Therefore the tithe does *not* belong to man, but to God.

"The tithe is the *key* to solving the financial problems of all churches in all Christendom."

The tithe was the law of God in all ancient times, recorded first when history began with Abraham. The

Tithe, like the Sabbath, is an institution of the *ages—older than the Mosaic Code.*

“The tithe is a working scheme of *proportionate* giving by which we can make the *principle* of stewardship actual and living.”—Robert E. Speer.

What is Christian Tithing?

It is God’s financial plan for maintaining His Kingdom. This plan is *sound* in principle, *simple* in practice, and *mighty* in producing results.

Tithing is God’s plan for taking man into *partnership* with Him.

Tithing is the *only* financial system that God has ever given to His Church.

Tithing is the first real step to Christian Stewardship. It is the *beginning* but not the end of Christian Stewardship.

Tithing is simply paying our *debt* to God. Every honorable man takes *pride* in paying his “just and honest debts.” Our debts to God are as binding as our debts to our fellow men.

Tithing was *commended* by Jesus when He said regarding the *payment* of the tithe: “This ought ye to have done”.—Matthew 23:23.

Christian tithing is the practice of giving *ten percent* of our income for the extension of the Work of the Lord, as an acknowledgment that *God owns it all*. As *rent* is paid in recognition that the house or land we use is the property of another, and as *interest* is paid for the same reason, so the *tithe* acknowledges God’s ownership of *us*.

5. FACTS ABOUT THE TITHE, TITHER, TITHING

The tithe is *mightier* than the drive. The *drive* is sometimes *necessary*; the tithe is always *effective*.

The drive is more successful when the tithers add their mites.

The primary *purpose* of the tithe is not to raise money, but *build character*.

The *method* of the tithe is not God's method of raising *more money*, but His method of raising *better men*.

A tither's life is always useful, because his tithe is always helping others.

Experience proves the tithe. The only people *competent* to testify to the grace of tithing are tithers *themselves*. They *know* whereof they speak.

There is only *one* standard of giving mentioned in both the Old and the New Testaments, and that is the *tithe*.

6. GIFT, GIVE, GIVER, GIVING

Gift:

"Thanks be unto God for his unspeakable gift."—2 Corinthians 9:15.

"Jesus carved no statue, painted no picture, wrote no poem, composed no song, fashioned no ornament, built no edifice, founded no city, erected no triumphal arch; yet He stands in history as the Prince of *givers*. He gave that which was priceless—"the unspeakable gift—*Himself*".—Anonymous.

"Make your *gifts* according to your *income*, or the

Lord may make your *income* according to your *gifts*."
—Anonymous.

Give:

Men must *give to live*.

"Freely ye have *received*, freely *give*." — Matthew 10:8.

"Remember the words of the Lord Jesus, how he said, "It is more blessed to *give* than to *receive*."—Acts 20:35.

"Every man shall give as he is *able*, according to the blessing of the Lord thy God which he hath given thee."—Deuteronomy 16:17.

"For all things come of thee, and of thine own have we given thee."—I Chronicles 29:14.

"Now concerning the collection . . . Upon the first day of the week let everyone of you lay by him in store, as God hath prospered him." — I Corinthians 16:1,2.

"Honor the Lord with thy substance, and with the first-fruits of all thine increase: So shall thy barns be filled with plenty."—Proverbs 3:9,10.

"He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again."—Proverbs 19:17.

"He which *soweth* sparingly shall *reap* also sparingly; and he which *soweth* bountifully shall *reap* also bountifully. Every man according as he purposeth in his heart, so let him *give*."—2 Corinthians 9:6,7.

"Give, and it shall be given unto you; good measure,

pressed down, and shaken together, and running over, shall men give into your bosom. For with the *same* measure that ye mete withal it shall be measured to you *again*."—Luke 6:38.

"Zachaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken anything from any man by false accusation, I restore him fourfold."—Luke 19:8.

There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat; and he that watereth shall be watered also himself."—Proverbs 11:24,25.

"What we get and keep for the sake of *having*, we lose, for we leave it *behind*. What we *give away freely* for Jesus' sake, for men's sake, we will find by and by we have *kept*, for we have sent it *on ahead*."—S. D. Gordon.

"Not what we give, but what we share,—

For the gift without the giver is bare;

Who gives himself with his alms feeds three—

Himself, his hungering neighbor, and Me."—Lowell

"A man may last, but never lives,

Who much receives, but never gives,

Whom none can love, whom none can thank—

Creation's blot, creation's blank."—Anonymous

No man has come to greatness who has not felt in some degree that his life belongs to his *race*, and that what God *gives* him, He gives him for *mankind*."—Phillips Brooks.

Young's Concordance contains more than five pages under the word "Give", based on thirty-two different Hebrew and Greek words.

"No person was ever honored for what he *received*; honor has been given for what he *gave*." — Calvin Coolidge.

"Give as you would if an angel
 Awaited your gift at the door;
Give as you would if tomorrow
 Found you where giving is o'er—Anonymous

Give as you would to the Master,
 If you met His searching look;
Give as you would of His substance
 If His hand your offering took."

"Give *not* from the top of your purse but from the *bottom* of your heart."—Anonymous.

"He is *not* rich who lays up *much*,
 But he who *lays out* much."

"How much must the rich man give? He must give enough to *save his soul*.—From "The Christian and His Money Problems", by Bert Wilson . . . Copyright by Edith E. Wilson 1951. Used by permission of Harper & Brothers.

"A man there was; some thought him mad;
 The more he gave away, the more he had."
 —Bunyan's Pilgrim's Progress

"I gave, I gave my life for thee,
 What hast thou given for me?"
 —Frances R. Havergal.

The desire to *give* should develop with the desire and ability to *earn*.

When we give money in *His Name*
We multiply ourselves for *His glory*.
We pay the tithe as God's *stewards*:
We give offerings as God's *sons*.

Giver:

"He that giveth, let him do it with *simplicity*."
—Romans 12:8.

"For God loveth a *cheerful* giver."—2 Corinthians 9:9.

Giving:

There are 1565 references to giving in the Bible.

The Christian Religion is based on an *act of giving*
"God so loved . . . that he *gave*"—John 3:16.

"The grace of giving is God's *antidote* for human selfishness.

Giving is not for God's benefit but for *our* own.

It is the unselfish outpouring of one's self in substance.

You cannot eliminate the *spirit* of giving without eliminating Christianity itself.—J. Campbell White.

"A study of the religious of the world shows that every religion that *lives* connects *giving* with worship."
—Anonymous.

"Giving is *ordained* to be an integral part of worship, in acknowledgment of God's sovereign ownership. Giving proves to be the *acid* test of character."—From

"Money the Acid Test" by David McConaughy. Used by permission of Friendship Press.

"Giving is one of the central ideas of the Bible. The texts on this subject form a milky way from Genesis to Revelation, with the galaxy most multitudinous around the Star of Bethlehem."—Thomas Kane "Layman"—(Used by permission).

"Right *giving* is a part of right *living*. The *living* is not right when the giving is *wrong*. The giving is wrong when we steal God's portion to spend on ourselves."—J. N. Rayzor (Used by permission of Baptist Standard).

"Right giving is the *unselfish* outpouring of one's self in substance — the *voluntary* bestowing of one's own possessions, expecting nothing in return." — From "Money the Acid Test" by David McConaughy. Used by permission of Friendship Press.

The haphazard plan of giving is too uncertain, too unsystematic and too unscriptural. The *best* plan is the *tithing* plan, because it is certain, systematic and Scriptural.

Tired of Giving?

"Go break to the hungry sweet charity's bread,
For *giving* is *living*" The Angel said.

"Must I be giving again and again?"

The weary, wondering question came,

"No", said the Angel, piercing me through,

"Just stop—when the Lord stops giving to you."

—Edwin Markham

7. HISTORY OF BIBLICAL TITHING

Old Testament:

The first instance of tithing recorded in the Bible is when *Abraham* paid tithes to *Melchizedek*, the King of Salem, the priest of the most high God. (Genesis 14:18-20). This was about nineteen hundred years before Christ.

The first person of Biblical record to enter into a tithing covenant with God was Jacob. He made a *vow*: ... "and of all that thou shalt give me I will surely give the tenth unto thee".—(Genesis 28:20-22).

When Jacob made that vow he had nothing. He was a refugee from his angry brother *Esau*, homeless, penniless, and friendless in a strange land, on a perilous journey. Twenty years later he was a very rich man. God had blessed him in a very *temporal* way.

Some five hundred years later, *Moses* re-affirmed and formulated the Tithe into a *statute* when the Kingdom of Israel was established. (Leviticus 27:30-34). But *Moses* had no more to do with *instituting* the *Tithe* than he had to do with instituting the Sabbath.

Still, hundreds of years later, when the people of Israel grew careless and forgetful of this law of the tithe, his faithful kings and prophets *warned* the people and called them back to its observance.

The three most prominent men of God who thus warned the people were:

1. King *Hezekiah*: (2 Chronicles 31:4-10). The *result* was a most remarkable *revival* in tithing—"for the Lord hath blessed his people."

2. *Governor Nehemiah*: (Nehemiah 10:37-39). The result was . . . "that day they offered great sacrifices. and rejoiced."—(Nehemiah 12:43).

3. *Malachi*, the Prophet: (Malachi 3:7-12) Through Malachi, God says to the people of this decadent nation . . . "ye have robbed me . . . in tithes and offerings." Then adds: "Ye are cursed with a curse: for ye have *robbed me*, even this whole nation." This was about four hundred years before Christ.

"The Scriptures do *not* show that the Jewish nation was *ever* prosperous when the people *failed* to tithe. They *do* show that the nation *was* prosperous when the people *paid* their tithes." From "The Call to Christian Stewardship" by Julius Earl Crawford. (Used by permission of Mrs. J. E. Crawford).

In all the world, *no* prophet, whether pagan, Jew, Christian, has yet arisen to name a different ratio, than the *tenth*.

New Testament:

The Law of the Tithe is *still binding* in the Christian Dispensation because it has *never* been annulled. A law *remains* a law until it has been annulled. This is a ruling in all courts of the civilized world. Jesus abrogated *no* law. There is *not* a single instance of the reversal of the law of the Tithe in the New Testament Scriptures.

Jesus came not to destroy the law or the Prophets, "but to *fulfil*."—(Matthew 5:17-18).

A question arose as to tribute money (Matthew 22: 15-21). Jesus said "Render therefore unto *Caesar* the things which are *Caesar's*; and unto *God* the things that

are God's." There was tribute to be paid to the *Government* of Rome, according to *man's* law. Jesus said to *pay it*. There was also tribute to be paid to *God* according to *His* law—the *tithe*. Jesus said *pay it*, too. The scribes and Pharisees knew perfectly well that "The tithe is the Lord's: it is holy unto the Lord."—(Leviticus 27:30).

In Matthew 23:23 and Luke 11:42 Jesus rebuked the scribes and Pharisees for passing over "Judgment, mercy, and faith, and the love of God," but *commended* them for *paying* tithes. He endorsed *obedience* to the law of the tithe, and considered it a *duty* that "*ought*" to be done.

The scribes and Pharisees were ever looking for an opportunity to *condemn* Jesus, but they *never* did accuse Him of *failing* to pay the tithe.

"Jesus put *greater* emphasis upon the law of the *tithe* and its observance than He did upon the law of the *Sabbath* and its observance. No one calls into question His relation to or interest in the *Church*, yet He mentioned *tithing* oftener than He did the *Church*". J. N. Rayzor. Used by permission of Baptist Standard.

Paul, in his *writings*, leads us to infer that he was a tither, and more, and considered that tithing was *included* in the larger stewardship of the Gospel.

Note the following, by Julius Earl Crawford (Condensed):

"1. Paul's *Hebraic* birth, training, and character, all indicate that he was a tither. (Acts 23:6 and Acts 25:5). Also Philippians 3:5, 6.

2. In Paul's *defense* before Felix he testified to his

complete acceptance of all Jewish Scriptures, which embody the law of the tithe.—(Acts 24:14-27).

3. Paul's *systematic* method of raising money for the poor Christians at Jerusalem was a practical application of the Old Law of *proportionate* giving.—(Compare I Corinthians 16:2 with Deuteronomy 16:17). Used by permission of Mrs. J. E. Crawford.

To Sum Up Tithing in a Few Words:

Abraham commenced it: Genesis 14:18-20.

Jacob continued it: Genesis 28:20-22.

Moses confirmed it: Leviticus 27:30-32.

Malachi commanded it: Malachi 3:8-10.

Jesus Christ commended it: Matthew 23:23.

Paul concurred in it: I Corinthians 9:13-14; and 16:2.

Christians continue it, millions of them, today!

8. HOW DOES ONE TITHE

There are four steps:

1. *Decide* that you *will* tithe. Make this decision *now—today*. God will bless you for your decision.

2. *Start tithing now—today*. It is a matter first of the *heart*. Then of the *head and purse*. Set aside one-tenth of the money you now have on hand as a nucleus of God's Tithe. This is the "separated portion" which particularly belongs to God. Then *add* to this account one-tenth of your income from week to week, or month to month, and draw from this Tithe Fund as you have calls for aid in behalf of Christian work.

3. *Stay with it*. Make your decision *stick, come what may*. God's promises will *not* fail you if you are faithful to keep *your* promise to Him.

4. *Finish* the rest of your life as a Tither, and you will be happy and prosperous. We have both *God's Word* and *man's experience* to prove the truth of this statement. Keep a separate cash account for God's portion. Deposit the separated portion by the week or month, as the Lord has prospered you. This is the best way to really *know* that you are tithing.

Go on record for and with your God—that you will set aside a “separated portion” of at least *His Tithe* for *His Work*. *Trust God. Take Him into Partnership and He will bless you in every way.*

The covenant to tithe is not a promise to pay something you do not possess. When you have *no income*, there is *no tithe* due. When the purse is *empty*, the tithe is of the *heart*—God takes “the *will* for the deed.” When the purse is *full*, the tithe *should* come from *both* heart and purse.

9. HOW TO START A CHRISTIAN STEWARDSHIP AND CHRISTIAN TITHING REVIVAL IN YOUR CHURCH

(This Plan was used with gratifying results in a large church in Los Angeles, California).

(It can be easily adapted to a smaller or a larger congregation.)

1. *Begin With Prayer.* Pray for guidance by the Holy Spirit for the Pastor and Chairman of your Stewardship and Tithing Committee.

2. *Be thoroughly “sold”* on the Gospel of Christian Stewardship and Tithing before you proceed. This applies particularly to the Pastor and Chairman of your committee on Christian Stewardship. These *two key*

men must be so enthusiastic as to inspire others all along the line. These two men *can*, if they *will*, with the proper cooperation, *revolutionize* the finances of any Church. But they *must* positively believe in, practice, teach and preach Christian Stewardship and Christian Tithing.

3. *Be properly organized* before you proceed. This is *not* a drive, *not* a campaign, but a *movement* of the *laity* of your own local church. Success depends upon two things:

(1) *Proper organization*, and (2) *positive co-operation*.

4. *Set a date to begin the general appeal*, allowing from three to four weeks to quietly perfect your organization, but do *not* set a date to end the movement. This is a growing, *continuous* enterprise of the Kingdom of God in your congregation.

5. *Open the general appeal with an evening Dinner-Conference* to which admission is *free* to *invited* guests only, and by *ticket* only.

Have names of *invited guests* plainly written or type-written on the *dinner tickets* which are printed "*not transferable*." Dinner and all incidental expenses, printing, postage, programs, dinner tickets, pledge cards, etc., are to be *paid* by the Official Body of your local church. This "Setting-up" dinner should be *served* by some organization in your church, without financial remuneration.

6. *Before the Dinner-Conference*. Have prepared a 3x5 inch *card list* of the invited guests. This list should include the Pastor, and wife, his assistants, the chair-

man and members of your Stewardship and Tithing committee, all members of your office force, your Official Body, and all *officers and teachers* of all organizations in your local church, including Sabbath School and its Classes and Departments, Women's Societies, Guilds or Circles, Young People's organizations, Men's Organizations, Choir, etc., etc.,—*not the membership* of all these organizations, but the *officers*.

This card list will avoid duplication of names, and should include every one—young and old, men and women, boys and girls, twelve and over—all who have any *official title* or bear any *definite responsibility*. This is your *first and most fertile field* to be covered in your appeal at this Dinner-Conference.

7. *At this Dinner-Conference.* Dinner should be promptly and efficiently served. At every plate place a *sealed envelope* containing a Tithe Pledge card. On this envelope is printed in large letters: "Please do not open until requested."

The program should be entertaining, instructive and inspirational, and lead up to the "moment of decision" when the Tithe Pledge Cards are to be signed. Music should be excellent but *limited*.

8. The *feature* of the entire program is the large number of *short, striking* talks of *three minutes or less*, covering the principal points about Christian Stewardship and Christian Tithing. These talks should be made by your *best speakers*, men and women, boys and girls, and *limited to three minutes by an alarm clock!* Yes, ring them down! Let *no one* talk longer than three minutes! Have two time-keepers with the alarm clock sitting by them. The chairman of your Stewardship

and Tithing Committee, if a "live wire", should preside at this Dinner - Conference and see that everything moves along with dispatch and harmony.

9. *These three-minute talks* (or less) should be prepared *beforehand* by the Pastor or Chairman of the Stewardship and Tithing Committee, and be so arranged as to be *progressive* and avoid duplication of the points to be covered by the three-minute speakers. These short talks should be placed in the hands of the speakers in *due time*, so they can be *committed to memory*.

10. *Some of the Points* to be covered by these three-minute talks are: "The Principles of Christian Stewardship", presented by the Pastor or the Chairman of the Stewardship Committee; "The Importance of Christian Stewardship"; "Some Definitions, and Scope of Christian Stewardship"; "What is a Christian Steward?" "Jesus, the Perfect Steward"; "Stewardship of Amusements"; "Stewardship of Business"; "Stewardship of Money"; "Stewardship-Partnership with God"; "Stewardship of Possessions"; "Stewardship of Talents"; "Stewardship of Time"; "Stewardship of Youth"; "Definitions and Facts About the Tithe"; "History of Biblical Tithing"; "Importance of the Tithe, and Tithing"; "Benefits, Results and Rewards of Tithing"; "Primary Purpose of Tithing"; "Why Should a Christian Tithe?"; "How Does One Tithe?" "Our Goal, Can We Attain It?" by the Pastor or the Chairman of the Stewardship Committee.

11. *Getting the Title Pledge Cards Signed.* Now that Stewardship, and Tithing, have been explained at this Dinner-Conference, every one present should be

ready to do something about it, for the "psychological moment" has arrived. At that——Church in Los Angeles, while all heads were bowed in silent prayer, "I Gave My Life For Thee, What Hast Thou Done For Me?" was softly sung as a solo, immediately followed by a short prayer by the Pastor asking Divine guidance in making our decision to give back to *Him* that which we owe—the Tithe. Then all were asked to open the envelope, and all those who were already Tithers, and those who would now *begin* to *tithe*, to please sign the Tither's League Pledge Card. It is interesting to note that out of the 187 people present at that Dinner Conference, 156 signed the Pledge Card. This became the nucleus of our "Tither's League" at ——Church which in time has increased to 1238 signed and pledged Tithers in——Church in Los Angeles, California.

(Note: Most of the three-minute talks suggested here, in substance, can be found in this book you are now reading).

10. IMPORTANCE OF THE TITHE AND TITHING

The *principle* of the tithe is divinely devised. The *tithing* way is the *only* way to secure adequate and dignified support for the work of the Church and the Kingdom of God.

Of all the plans, methods, devices, schemes, and proposals for financing the work of the Church, the *Tithe* is the *only* one which always and everywhere *collects* itself. It is *automatic*, *harmless*, and *indispensable*. The tithe is *mightier* than the drive.

"A day of confession and repentance ought to be

called for American Protestantism. It is *doomed* unless it can throw off this *curse* of withholding from the Lord that which belongs to Him." (From "The Christian and His Money Problems," by Bert Wilson . . . Copyright by Edith B. Wilson. Used by permission of Harper & Brothers.)

The *practice* of tithing would revolutionize the finances of *any* Church.

The Bible indicates unmistakably a *Divine* sanction upon the practice of tithing. This sanction is confirmed by Christian *experience* and the *testimonies* of thousands of tithers that they are happy and prosperous.

"Have you ever known or heard of anyone who was less generous, less happy, or less prosperous financially from being a tither? No, nor you ever will."—Thomas Kane "Layman". Used by permission.

The New Testament is stronger on keeping the law of the *tenth* than the law of the *seventh*.

In all Biblical history no other portion than the *tenth* as a *minimum* has ever been suggested. Many Jews have always tithed. So have the Mormans, the Christian Scientists, and the Seventh-Day Adventists. Shall Evangelical Christians do less?

The tithe furnishes a reasonable *minimum* standard of financial responsibility for most Christians. Many Christians *can* and *should* pay *more*.

Here are *five* propositions which seem to prove that it is our *duty* to give at least one-tenth of all our net income:

1. The tithe is a *fundamental* principle lying at the foundation of history and of life. This custom comes out of the study of history as taught by all nations and

religions which taught the *duty* of the tithe. Our Lord Himself, who is our supreme and final authority on all matters of faith and conduct, *confirmed* this duty which was incorporated in the Jewish law, and made the paying of the tithe *obligatory* for all time—(Matthew 23: 23). A Christian *ought* to be as *generous* as a Jew, and what is more, as *consecrated* to his religion as a *heathen* is to his gods.

2. The tithe is a *necessary system*. God is a God of order and system. The universe is conducted in order and by system. *Moral* order is as important as *physical* organization in the universe. It is *not* reasonable that our Lord would leave man to a mere *whim* or to the *impulse* of the moment in the matter of stewardship of money? Hence the *necessity* of the tithe.

3. The tithe is an *indispensable standard*. There must be a *definite* standard somewhere. The *universality* of the tithe as a moral obligation seems to be, beyond question, the universal *minimum* of the race of man.

4. The tithe is an *unrepealed law*. Our Lord Jesus *restated* and *commended* the *duty* of paying the tithe, in Matthew 23:23, when he told the scribes and Pharisees that they "ought" to pay the tithe.

5. The tithe brings a *glorious reward*. The *teachings* of the Scriptures and the *experience* of millions of tithers *confirm* this proposition.

11. LAW OF THE TITHE, THE

"The Law of the Tithe is as old as the human race. "Moses formulated into a *statute* what had been handed down from father to son for many generations. At the

close of Leviticus, after many new statutes both moral and ceremonial had been given, the ancient law of the tithe was added as a constant reminder and for preservation and emphasis." (From "The Call to Christian Stewardship" by Julius Earl Crawford. Used by permission of Mrs. J. E. Crawford).

Note These Scriptures:

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: It is holy unto the Lord . . . And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the *tenth* shall be holy unto the Lord . . . These are the commandments, which the Lord commanded Moses."—Leviticus 27:30, 32, 34.

"The Tithe is not so much a law as an expression of a *principle*. Laws change, principles never change; they are always the same. "The law of the tithe is recognized in the first and last books of the *Old Testament*; it is reiterated and enforced in the pages between them; and it is fulfilled in the teachings of the *New Testament*." (From "The Call to Christian Stewardship" by Julius Earl Crawford. Used by permission of Mrs. J. E. Crawford.

12. OBJECTIONS, QUESTIONS AND ANSWERS ABOUT TITHING

Questions and Answers

"Should I Tithe My Capital?"

"No. Your capital, whether it be skill of hand, or brain, money, property, or bonds, is the basis for the

production of income. You should tithe your *income* only."

"*Should I Tithe My Gross Income?*"

"No. You should tithe only your *net* income. If you operate a business, the cost of production and running expenses must be considered, such as cost of sales, advertising, insurance, federal taxes, the cost of labor, loss of bad accounts, etc., etc. All these items must be subtracted from your *gross* income."

"*What Constitutes Individual Net Income?*"

"Your net income as an individual is found by deducting necessary *business* expense, not *personal* expense, from your *gross* income."

"*Should I Keep Separate Accounts?*"

"Yes, by all means. Have a separate purse at home for the Lord's work, or a separate bank account for your tithe. Remember, you are in *partnership* with your Lord. Keep this account *straight*."

"*Should I Tithe While I Am In Debt?*"

"Yes, because the Lord is your *preferential* creditor. In the payment of your just and honest debts, your tithe is, of all, the most *sacred* and should be the *first* paid. The *nine-tenths* with God's blessing will go farther than the *ten-tenths* without His blessing. The consecrated Christian tither-payer regards himself as always in debt to God."

"*Who Should Receive Of My Tithe?*"

"First of all, a generous portion should go to your own local church and its institutions. Home and For-

eign missions, Red Cross, Salvation Army, Boy Scouts, Girl Scouts, etc., are worthy calls for part of your tithe."

"Who Should Not Receive Of My Tithe?"

"Your *relatives* should *not* unless you consider them objects of *charity*. Your children in college should *not*, because they are a part of your family expenses—an *investment* in their future."

"Does It Pay to Tithe?"

"We might as well ask does it pay to *pray*."

"Should I Tithe Solely For The Hope Of Reward."

"No, absolutely not. God can *not* be bribed; but He has fixed the conditions of blessing, both temporal and spiritual, and when the conditions are *met*. His will is *not* changed but *carried out*."

"Is The Tithe Compulsory?"

"Nothing Christian is compulsory. The tithe is entirely voluntary. Jesus began His ministry with an *invitation*. He does not force any one to be his disciple. But he does say, "If any man will come after me, let him deny himself, and take up his cross, and follow me."—Matthew 16:24.

"Should I Give More Than The Tenth?"

"Certainly, if you can. But you *don't* give the tenth—you *pay* it as a *debt* belonging to your Creator. All above the tenth are gifts or offerings."

"Should Gifts Or Legacies Be Tithed?"

"Yes, then the *remainder* becomes *capital* which as a *trust* may be wisely invested to produce *more* income;

or spent for other purposes; or to make free-will offerings to worthy enterprises."

"Suppose My Income Comes From Income Property. What Then?"

"From your gross income you should subtract your cost of fire insurance, taxes, repairs and upkeep. Then tithe the remainder."

"Can I Really Afford To Tithe My Income? And Why?"

"Yes, you certainly can, because of the increased temporal and spiritual blessings God will give to you. You can not afford to not tithe. "Thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth."—Deuteronomy 8:18.

"Suppose I Have No Regular Income?"

"Then tithe whatever money you receive, whether in gifts, allowance, or for service rendered."

"Is Tithing A Moral Obligation Under The New Testament?"

Yes, without any doubt, because Jesus commended paying the tithe.—Matthew 23:23.

"Was Not Tithe-Paying A Mosaic And Jewish Ritual Law Only, And Hence Abolished By Christ?"

No, no more than the law of the Sabbath, which is still in force. Abraham paid tithes five hundred years before Moses was born. So did Jacob. So did the Phoenicians, the Egyptians, the Chaldeans, and, in fact, all of the nations of antiquity paid tithes to their gods hun-

dreds of years before the Jews had an existence. It seems to be a law of the *human* race."

"Jesus came *not* to destroy, but to *fulfill*."—Matthew 5:17, 18.

"The Old and New Testament can neither be divorced nor put in antagonism; they supplement and complement each other. God's "Law" and God's "Grace" are not opposed."—Elijah W. Halford.

"What is the Difference Between "Giving" and "Paying" Tithes to God?"

"All the Difference Between *Paying* your banker the interest you owe on the money he loaned to you, and *giving* it to him. *God owns what you possess. You cannot give anything to its owner. Jesus never said give as applied to the tithe. He always said "pay tithes."*

"At What Age Should Children Be Taught To Begin Tithing?"

"*Very early* in life, the earlier the better; as soon as they can count up to *ten*."

"Why Should Children Give When They Have No Income?"

The Bible answers this question: "Train up a child in the way he should go; and when he is old, he will not depart from it."—Proverbs 22:6. Also, in I Corinthians 16:2 we read: "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him." This certainly includes the children. The family tithe should be *divided* with the children, for the *sake* of the children."

"How Shall I Compute My Tithe?"

"Clerks, salesmen, day laborers and the like: When you receive a definite salary, or sell your time and talent, you can easily reckon your tithe. If you get \$50.00 a week and have *no* expense, your tithe is \$5.00 per week.

Teachers and preachers: Deduct the cost of your special annual training and travel, necessary books, etc., for your work, but not money spent on personal improvement in your social life.

Farmers, ranchmen, poultry raisers, stockmen: From your *gross* income, your main deductions are: the cost of seed, equipment, employed help, insurance against fire and storm, gasoline for tractors, etc., etc.—all necessary business expenses.

Professional men—Physicians and Surgeons, Dentists, Lawyers, etc.: From your *gross* income, deduct your rent and office help, light and heat, supplies etc.

Still others, including the barber, the baker, public servants of the city, county, state or nation—the army, navy, police, firemen, etc. All these can easily find their *net* income, and should be faithful to the Lord and pay to Him their tithe.

"Why Should I Give God A Tenth Of My Income?"

"Here are *three* reasons: (There are many others).

1. Because it is *God's law*, or principle, having its origin in the mind and will of *God* who really *owns* what you are allowed to possess. You have only a *life-time* interest in your possessions.

2. Because it is for *your own good*. Tithing will

promote your temporal and spiritual interests. It will keep you from becoming selfish.

3. Because it is for *other's good*. Your *sharing* with them helps to make the world a better and a happier place in which to live.

OBJECTIONS AND ANSWERS

"Times are Hard—I can't Spare The Money."

Hard times are good times to begin tithing, because it doesn't take so much moral backbone to tithe a small income as a large one."

"The Tithe Is Too Much. I Can Not Afford It."

"Really, you can *not* afford to *not* tithe. Your tithe belongs to God. It is a debt you owe to Him and His Kingdom enterprises. The *nine-tenths* with His blessings will go farther than *ten-tenths without* His blessings."

"I Never Make A Pledge."

"Oh, yes you do. You have already made pledges—for house rent, or payments on property, lodge dues, insurance, family support, etc. You should treat your God the same way, for all you possess really *belongs* to Him."

"I Don't Tithe Because I Don't Believe In Tithing."

"Then if you are paying God *less* than a tenth, you are *not* qualified to pass judgment on the *merits* of tithing."

"The Tithe Is Not For The Christian, But For The Old Testament Jew."

"Then how about the Ten Commandments? Are they not still in force?"

"The Law Of The Tithe Is Not In The Decalogue, And Therefore Is Not Binding Today."

Neither is the *law of love* for your *neighbor*, nor the command to *pray*, nor the command to *pay* your just and honest *debts* in the Decalogue. Yet, the true and honest Christian will *love* his neighbor, be a man of *prayer*, pay his just and honest debts, even pay his *tithe* to his God.

BIBLICAL QUESTIONS WORTH CONSIDERATION

1. "Am I My Brother's keeper?"—Genesis 4:9.
2. "What shall I render unto the Lord for all his benefits toward me?"—Psalm 116:12.
3. "What shall it profit a man, if he shall *gain* the whole *world*, and *lose* his own *soul*?"—Mark 8:36.
4. "Or what shall a man give in *exchange* for his soul?"—Mark 8:37.
5. Who maketh thee to differ from another? and what has thou that thou didst not receive? Now if thou didst receive it, why dost thou glory, as if thou hadst not received it?"—I Corinthians 4:7.

OTHER QUESTIONS WORTH CONSIDERATION

1. Is God your Silent Partner?
2. Has your religion a money test?
3. Are you a hundred per cent Christian?
4. Are you in Partnership with the Almighty?
5. Are you as honest with God as you are with our Nation?

6. Have you paid God's Income Tax (His Tithe) for the past year?

7. Do *you* own your property, or does your *property* own *you*? *Think this over.*

8. Can a *rich man* be saved? Yes, a rich man *can* be saved, but *not as a rich man.*

9. How much must a *rich man* give? He must give *enough* to save his own immortal soul.

13. PRIMARY PURPOSE OF TITHING

"The primary purpose of tithing is *not* to get *money*, but to build *character*; to teach Christians to put God and the Kingdom first; to recognize and acknowledge God's *Ownership* and *Man's Stewardship*; to remember that God's ratio is the *tenth*, and that tithing is an act of worship. In other words, the Purpose of Tithing is to secure *not* the Tithe, but the Tither; *not* the money, but the *man*; *not* the gift, but the *giver*; *not* the possession, but the *possessor*." (From "The Christian and His Money Problems", by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.)

14. SUCCESSFUL MEN WHO WERE TITHERS

All these men, now deceased, were tithers and *more*. They were *stewards*. They administered their wealth for the benefit of *humanity*.

It is interesting and inspiring to read what these men of affairs did with their possessions.

* * * *

Matthias W. Baldwin, founder of the Baldwin Loco-

motive Works in Philadelphia, early in life set aside one-tenth of his income for religious and charitable work. His liberality increased with his means. He was widely known as a builder of churches and missions.

William Colgate, of New York, founder of Colgate and Company, perfumers and soapmakers for more than a century. Early in life, when in humble circumstances, William Colgate began to give a tenth of his earnings to religious and charitable purposes. His sons, who succeeded him in the business, followed the same principle. He honored God and God honored him. He gave many millions to religious institutions.

John H. Converse, a later president of the Baldwin Locomotive works. He set aside a tenth of his income for religious and charitable purposes. In times of prosperity he far exceeded the tenth. "In one year, he gave \$400,000 for religious and charitable work. He left a trust fund of \$200,000 for use in evangelistic work."

Jay Cooke, "The financier of the Civil War". He was a firm believer in systematic and proportionate giving. "His business houses tithed *their* profits for charitable and religious work, and he tithed his *own* income in addition."

Henry P. Crowell, founder of Quaker Oats, was an outstanding steward who gave millions to religious and charitable institutions.

William Earl Dodge, of New York City, started early in life to give away at least ten per cent of his small earnings. In later life his gifts far exceeded the tenth. His wealth was a sacred trust: he was but the steward to administer it. It was a pleasure for him to give.

Captain Robert Dollar, of the famous Dollar Steam-

ship Line, was an outstanding exponent of the doctrine of Christian Stewardship. His was an interesting life story of "ships, salesmanship, and Stewardship." He told his own secret of success in this statement: Unknown to a lot of people, I have been getting the help of the Lord right along." He took the Lord into Partnership, and gave millions for the extension of His Kingdom.

Arthur A. Everts, president and founder of the successful jewelry firm that bears his name, in Dallas, Texas, was a believer in tithing since early youth.

His philanthropies were boundless, but he would not discuss this facet of his life. Those who were close to him claim that his gifts to religion approximated ninety per cent of his income, that he kept only *ten* per cent.

Mr. Everts spoke of tithing every chance he had. He said that tithing "brought him happiness", and that he "would be a hypocrite if he did not pay God's tenth". The Tithe to the Lord, he said, "was a *debt*, which if paid, would open up blessings from the Almighty". Mr. Everts claimed that "only the devil, who is a liar, tells you that you can not afford to tithe your income". (Used by permission of his son, Myron Everts).

Daniel Sharp Ford, editor and owner of *The Youth's Companion*, "From his early life he gave generously to the church and to many charities. When he died he left an estate of \$2,500,000, a large part of which was given to the founding of Ford Hall in Boston."

William E. Gladstone, of England. He was *more* than a tither. He said, "It is desirable that the tenth of our means be dedicated to God, and it tends to bring a blessing on the rest. No one can tell the richness of the

blessings that come to those who thus honor the Lord with their substance." He gave over half a million dollars.

H. J. Heinz, of "57 Varieties" and pickle fame. Was founder and president of the H. J. Heinz Company, Pittsburg, Pennsylvania, with agencies in all the leading commercial centers of the world. Mr. Heinz was a builder of organization—of principles—of men—a pioneer of what is now called "Welfare Work" among employees." "The real passion of his life was religion". He was a great Churchman and promoter of the Sunday School. He bequeathed \$250,000 to the University of Pittsburgh, in memory of his mother.

Milton S. Hershey, the candy maker. "Starting from scratch, he developed a great manufacturing enterprise, created a model town, founded a model industrial school for orphan boys, built a modern hospital, and at his death his \$84,000,000 estate was left to the orphan boys of America."

John Perry Hobson, once the Chief Justice of the Kentucky Court of Appeals. He was a tither for many years. He said: "If people would *practice* tithing, few Christians, after trying it faithfully, would be willing to deny themselves the privilege."

John S. Huyler, head of the Huyler Candy Stores: began by giving a *tenth*, then a *fifth*, then a *third*, then a *half*, and finally his *entire* income above a reasonable income for himself and his family. "In one year 17,000 applications for charity came to his desk. Few of them went away empty-handed. On an average, he gave away a thousand dollars a day."

A. A. Hyde, built his Mentholatum business on a basis of *consecrated stewardship*. A friend said of him, "He wants to treat God squarely; in fact he wants to do by God as he would have God do by him if he were God and God were Hyde." His Mentholatum business began in a *very small* way—on the kitchen stove, in Wichita, Kansas, and at first was sold in a quiet way to his friends and neighbors. He prospered in a wonderful way. He made *millions* and gave away millions to churches, the Y. M. C. A., and other institutions. He once said "Why don't people know the *joy of giving*?"

Thomas Kane, of Chicago. A manufacturer who under the pen-name of "Layman", did more than any one to promote tithing in all American Churches. He wrote hundreds of pamphlets and booklets on tithing, the circulation of which ran into millions of copies. His work, which continues as "Layman Tithing Foundation"; is blessing untold thousands every year.

John Steward Kennedy, banker and philanthropist: "Rose from poverty to great wealth. His estate was valued at sixty million dollars, nearly half of which he left to religious, charitable, and educational institutions."

Alexander H. Kerr, "the fruit jar man", founder and first president of the Kerr Glass Manufacturing Corporation, on June 1, 1902, made a special covenant with the Lord to set aside one-tenth of his income for the work of the Lord.

"At that time he was in debt, had a mortgage on his home and was worried and distressed. Within three months after he began to tithe, unexpected and unforeseen blessings came to him. God continued to richly bless him. Every business in which he was interested

tithed their income. His returns were so great that he created a Tithing Fund and had it *incorporated*.

His tithing gifts went around the world, for he was deeply interested in both home and foreign missions. He *made* millions and *gave* millions. He said, "I thank God for the *privilege* of giving. It is a great joy."

Mr. Kerr died on February 9, 1925. His widow, Mrs. Alexander H. Kerr, is now, June, 1953, president of both companies—the Kerr Glass Manufacturing Corporation and Alexander H. Kerr and Company. Mrs. Kerr continues the publication and distribution of several interesting folders on Tithing under the name of "Tither". The Executive offices of both companies are located in Los Angeles, California.

Chester Ward Kingsley, the Boston Banker: "When he was a young man, he was inspired by a sentence from his pastor to open a Benevolent Account and many years later he told this same pastor that a million and a half dollars had passed through that account for the Lord's work."

Henry W. Lansdale, D. D., of England, Author of "*The Sacred Tenth*", the most complete work on tithe-paying ever from the mind of man. Two volumes.

George Peabody. His gifts were large to Harvard, Yale, Salem, and Peabody Institute. He gave millions for founding schools and colleges in the South. He studied the tenement house system and developed the Peabody Tenements, to which he gave millions and helped 20,000 people to move out of dark and dingy dens into buildings that were light and wholesome."

John D. Rockefeller: "Began tithing at eight years of age, then a poor lad, and continued to tithe through-

out his long and interesting life. He amassed more than a *billion* dollars of wealth, and bequeathed a half billion to educational, religious and scientific research."

John Ruskin. He wrote a book at age of twenty-one that brought him fame. He gave himself and his wealth . . . first a *tenth*, then a *third*, then a *half*, and at length tied up his entire fortune in noble service."

Jacob H. Schiff, International Banker, of New York, for thirty years head of Kuhn, Loeb and Company. "A confirmed philanthropist. Was a strict tither . . . his gifts much overran the tithe . . . and were more than \$100,000 annually."

Leland Stanford. "Lost his only child. Though he was United States Senator from California, he said to himself, "I have nothing to live for. I have no children." He put a million dollars into a private home, but it was not a home to him. One night he had a dream in which his son appeared to him and said: "Father, never say again that you have nothing to live for . . . live for humanity; live for other people's children." There soon arose at Palo Alto, California, the Leland Stanford Junior University, at a cost of twenty million dollars. He and Mrs. Stanford became the devoted servants of the poor, the orphaned, and the suffering, and left all their property to go on doing good for the rising generations."

15. SUCCESSFUL MEN—TITHERS NOW LIVING

All these are men of prominence in both the business and the religious world.

They are not only *tithers*, but more—they are "good *stewards* of the manifold grace of God". The tithe is

their *minimum*. They are successful because they are "playing fair with God". Some of these men have boldly taken God into *partnership*—a "Royal Partnership", for God is their *Senior* partner—a "Partnership extraordinary".

Most of these men have come up through adversity, failures, and disappointments; but because of the *new partnership*, they have now "arrived" and are happy, prosperous, and useful citizens of both kingdoms—the kingdom of *Men* and the Kingdom of *God*.

* * *

John E. Brown, Sr., Founder of the Five "John Brown Schools", and Chairman of the Board, has had remarkable success in both the educational and religious world.

He says, in his John Brown University Bulletin: "I started my Christian life with the proper observance of the law of the tithe. Early in my ministry, before we started these schools, I was preaching on tithing in our little church here in Siloam Springs.

The Five John Brown Schools are:

John Brown University, at Siloam Springs, Arkansas, which is declared to be "America's first University of Vocational Specialization".

Southern California Military Academy, of Long Beach, California.

Brown School for Girls, at Glendora, California.

Brown Military Academy of the Ozarks, at Siloam Springs, Arkansas.

Mr. Brown says, "We started these schools on the basis of being *honest with God* in the matter of money. I believe my good health and the blessing of God has

rested upon me in part because I've been square with God along financial lines."

"We teach tithing in all our Schools. I believe that everyone who believes in God is obligated to tithe. The law of the Holy Tithe is as old as the human family. Law without a penalty is a farce, and God warns through the prophet Malachi that *stealing* His money brings an inevitable curse".

"We may think that we are gaining wealth by stealing God's money, but God keeps books; some Day He will come collecting and when He does, it will be with compound interest."

"It is a marvelous thing to have God as your *Partner*—ten per cent owner in what you do. I can name many in this nation who as *tithers*, have gone to the top."

"God has a system, and whenever we use His system—the Tithe—*it works*."

William Coffin Coleman is the founder and chairman of the board of the Coleman Company incorporated, of Wichita, Kansas, a major manufacturer of home heating and conditioning equipment for the home.

Mr. Coleman is a past president of the Northern Baptist Convention, and was mayor of his home city, Wichita, Kansas, for a number of years. He is a builder in the fullest sense of the word, and a man of compassion and becoming humility". He gives generously of his time, talents, and possessions to civic, charitable, and religious purposes. When asked the question, "Do you practice tithing? If so, why?" Mr. Coleman answered: "For many years I have been a tither and frequently have gone far beyond the tithe in my benevolences."

One of Mr. Coleman's "Rules for Making a Success in Business" is, "Regard your possessions as a *trust*, yourself as an *administrator*, only for the good of *men* and the glory of God; then only shall your wealth bless and not curse you".

Mr. Coleman has also stated in his "Rewards of Stewardship": "The rewards of heaven are promised to those who, while here on earth, have devoted a full measure of their time, talent, and money to execute the plan of God and the program of Jesus to redeem the souls of the lost and to bring *salvation* into the lives of those who are being schooled to become useful citizens in God's heaven. This is my conception of good stewardship".

Mr. and Mrs. Clyde H. Harris, of Pendleton, Oregon, recently decided to turn over their Harris Pine Mills, Inc., (a multi-million dollar business) to the *Work of the Lord*, through the Seventh-Day Adventist Church.

"Tithing has always been a basic tenet of the Christian faith to my wife and me," declares Mr. Harris who likes to quote Malachi 3:10, 11: "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of Hosts, if I will not pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground."

Mr. and Mrs. Harris early decided that the Bible meant what it said and that they ought to claim this promise. "And it's worked, every step of the way," he says. "Believe it or not, as we added fruit farms and orchards to our holdings, the devourer was rebuked and we always had good crops."

The Harris Pine Mills employ about seven hundred people in its various plants. The corporation manufactures and sells fifty million feet of lumber annually. It is the largest producer of unfinished furniture in the world, shipping two thousand pieces every day. It sells five million boxes a year.

The profits from the plants, after taxes, will be used to help support denomination's world-wide *Mission Program*, which reaches into 179 countries.

"Mr. and Mrs. Harris, who had been faithful in paying their tenth to God, are now going all the way."

Perry Hayden, in his interesting book, "God Is My Landlord", gives the inside story of the amazing growth of *one cubic inch* of wheat—360 grains by count—"that grew in 6 years to cover 2,666 acres, producing 72,150 bushels of wheat worth \$150,000, in his world-famous Dynamic Kernels wheat tithing demonstration at Tecumseh, Michigan, 1940 to 1946".

Inspired by a sermon in his local Quaker Church, based on John 12:24 which reads: "Except a corn of wheat fall into the ground and *die* it abideth alone: but if it die, it bringeth forth much fruit," Mr. Hayden set out to make a *test* and illustrate a Biblical lesson on tithing.

He started out in September, 1940, by planting *one cubic inch* of seed wheat in a little plot 4 feet by 8 feet. The *first crop* was harvested on July 9, 1941, with a sickle and a pair of scissors, and yielded *50 cubic inches*. The *tithe* of 5 cubic inches was promptly paid to Mr. Hayden's pastor, Rev. Edward Escolme, of The Tecumseh Friends Church.

The *second planting*—of 45 cubic inches—was on September 26, 1941, on a plot 24 feet by 60 feet. The *second crop* was *harvested* on July 4, 1942 with “cradles” and produced 70 pounds of wheat—2448 cubic inches from the original one cubic inch!

The *third planting* of 63 pounds *net*, (after deducting the tithe of 7 pounds) was on October 1, 1942, and required .77 of an acre. The story of the Tecumseh experiment was now attracting wider and wider attention. “Many notables were present at this Third Planting.” Among them was Henry Ford who encouraged Perry Hayden to see the experiment through. “The winter of 1942-3 was hard on wheat in Michigan.”

The *third threshing* was July 24, 1943, and resulted in only 1,027 pounds of wheat, or 16 bushels for the .77 of an acre. After this “*Third Crop*” was *cleaned* and the 53½ pounds of cracked wheat, and the tithe, were deducted, there was left only 861.3 pounds, or 14.3 bushels, for the *fourth planting*.

The *fourth planting* of 14.3 bushels on a 14-acre field was on September 25, 1943.

The *fourth threshing* was on July 22, 1944. “It weighed 22,765 pounds, which was 379 bushels and 25 pounds—a yield of 27.1 bushels per acre—8 bushels *above* the state average. When the wheat was cleaned, 540 pounds of screenings, or 9 bushels, were taken out which left 370 bushels and 25 pounds, of good wheat. After deducting the tithe of 37.4 bushels, there were left 333.37 bushels of seed wheat for the *fifth planting*. But, when this 333.37 bushels were treated for *smut*, 12 bushels of *light* wheat were taken out, leaving 321 bushels of wheat for the *fifth planting*.

The sowing of the *fifth* crop of 321 bushels was on September 19, 1944, on the Henry Ford farm, near Macon. "Three hundred and twenty-one acres of land had been prepared, to plant *one bushel* of wheat per acre; but the drills were set heavier than expected and all the 321 bushels went into about 230 acres!"

The *Fifth Harvest* was on July 21, 1945, and resulted in 5,555.5 bushels. The tithe of 555.5 bushels was sold for \$1.55 per bushel, and brought \$861.03. This was given to the Friend's Church at Tecumseh which turned it over to the Tecumseh Hospital. This left 5,000 bushels of seed wheat to be planted for the sixth crop.

But now the project had *outgrown* available land. Someone suggested that this seed wheat be sold to individual farmers, and the last 5,000 bushels was distributed at a dollar a bushel just within the planting deadline. Each farmer signed a contract promising to *tithe* his 1946 crop of "Dynamic Kernals" to his own church. There were 276 farmers representing 175 different churches. August 1, 1946, was officially declared by Michigan's Governor, Harry F. Kelly, as "Biblical Wheat Day" in the entire state of Michigan.

The Major portion of the 1946 *tithe*, which totaled nearly \$15,000 was pooled by the various churches whose members participated in the final harvest. This was sent to Europe for Famine Relief for distribution through the American Friends Service Committee.

Maxey Jarman, Chairman of the General Shoe Corporation, of Nashville, Tennessee, began tithing at an early age. He writes: "From the beginning, when I had any allowance whatsoever, I put at least ten per cent in the church. That early habit of tithing stayed with me".

"The most effective time of teaching good stewardship and tithing is at an early age. We ought to spend a lot of time teaching Christian Stewardship to the children. The Lord blessed me in every way from the standpoint of business, and in spiritual development".

"The Jarman Foundation is a charitable enterprise. The funds may be used for foreign mission work, for free distribution of the Bible, for Bible Institutes, and for orphanages."

Rev. Robert G. Lee, D. D., Pastor of the Bellevue Baptist Church, of Memphis, Tennessee, for the last twenty-five years, has had a broad and successful experience with the Tithe.

When he became pastor, in December, 1927, there were but 1300 members, the church was \$240,000 in debt for the new building and \$7,000 in arrears on current expenses. Interest on floated bonds was six per cent—\$14,400 per year.

Dr. Lee told the author of this book that the "Bellevue Church now (summer, 1953), has over 8,500 members; that the annual Budget is over \$500,000, that the people of his church gave \$320,000 for Foreign Missions during the last two years; that "Bellevue Church has no bazaars, no rummage sales, no soliciting of ads for bulletins—nothing like this has ever been used in our financial efforts."

"Our plan is to show that the *modern storehouse is God's Church*, and that if we will bring the whole tithe into the storehouse there will be ample funds to carry out Christ's program."

"We suggest five propositions:

"1. *The tithe is a fundamental principle lying at the foundation of history and life.* Our Lord himself . . .

confirmed this duty and privilege, and made payment of the tithe obligatory for all time (Matt. 23:23) . . . a Christian ought to be as good as a Jew, and as consecrated to Christ as a heathen is to his gods."

"2. *The Tithe is a necessary system.*

God did *not* leave us to whim or impulse or emotions of the moment in the important matter of the stewardship of money. God is a God of order and system, and *moral* order is certainly as important as physical organization in the universe".

"3. *The Tithe is an Indispensable Standard.*

The universality of the tithe as a *moral* obligation seems to me to be beyond question, as well as a method of real *spiritual* participation. It is the universal *minimum* of the race, as shown in the history of religions".

"4. *The Tithe is an Unrepealed Law.*

Our Lord Jesus *restated* and with his own authority announced the *duty* of the tithe as clear."

"5. *The Tithe brings a glorious reward.*

Our church has been educated and developed to a high state of giving . . . The tithe is triumphant. It works—making hearts tenderer. It works—making consciences clearer. It works—taking churches out of debt and into a 'face unashamed' before the world."

Dr. Lee said: "We never test the resources of God until we attempt the impossible."

(Truly, this is a marvelous man serving a marvelous church with a marvelous record. The author).

Robert G. Le Tourneau, better known as "Bob", is a striking example of what God can do with a man who

believes in and puts into daily practice the principles of Christian Stewardship and Christian Tithing.

His is a colorful story.

He is a self-taught auto mechanic who pioneered the earth-moving equipment business. Many times failure stared him in the face. The payroll of his little factory was weeks behind. He was about to be locked out by the sheriff.

One night at prayer-meeting at his church, he took God as *Senior Partner* in the bankrupt company. He asked the Lord to give him strength to work for Him, and promised: "whenever I am able to meet the payroll, I will take out *your* part first." *And he did.*

Within a few weeks business had so improved that the payroll was coming through on time. From then on Bob Le Tourneau's business increased as if by magic. During the depression years of the 1930's, the new partnership sold equipment while other factories remained idle.

In 1935 he and Mrs. Le Tourneau signed over nearly all their personal wealth to his Senior Partner. To accomplish this, he established a foundation, calling it "*God's Treasure Chest*". Every dollar of the foundation's money must be used exclusively for spreading the Gospel of Jesus Christ. Expense of administration is kept at a minimum. All officials serve without financial remuneration.

The Foundation owns over eighty per cent of the common stock of R. G. Le Tourneau, Inc., which is said to be the largest *religious* foundation in the world today. It supports dozens of evangelists who are active in their work over the nation.

It is said that "Wherever you see airports, highways, dams or canals under construction, or even a mountain being moved, you will find machines on the job bearing the Le Tourneau name. Over one-half of the earth's moving equipment is made in Le Tourneau's five plants, four in the United States and one in Australia".

Mr. Le Tourneau always gives full credit for his business success to his *partnership* with the Lord. "God has been kind to me," he says, and will quote from Proverbs 3:6: "In all thy ways acknowledge Him, and He shall direct thy paths".

Mr. Le Tourneau is probably the greatest living example of tithing. He gives the Lord *ninety* per cent of his income.

James Cash Penney, better known as J. C. Penney—the Golden Rule merchant, is founder and Chairman of the Board of the J. C. Penney Company, Inc., with headquarters in New York City.

The Penney department stores now spread from coast to coast. They have grown in number from the one store in Kemmerer, Wyoming, which Mr. Penney established in 1902, to over 1630 stores now in all of the forty-eight states.

In founding the J. C. Penney Company, the Golden Rule was made its fundamental operating principle, and it is generally credited with being the main reason for the growth of the business from an annual sales figure of approximately \$29,000 in 1902 to that exceeding the billion dollar mark in 1952.

Mr. Penney began his retailing career as a stock clerk earning \$2.27 a month! He early learned the value of hard work in achieving a goal, and he believes in

thorough preparation for any undertaking—plus a firm faith in one's self, one's associates, and one's God.

In a letter to the author of this book, Mr. Penney writes—"Although the public has generally considered me a tither, I really never claimed that distinction, for I have never kept a full set of books with the Lord, so to speak. I have said many times that, if a man has so much to do with his own affairs that he has no time to help the Lord in His work, such a man has too much business. To sum up my philosophy on tithing, I would say: "Give to the Lord and His work not just in monetary terms of ten per cent of your income, but all that you can supply in money, thought, energy, and time without manifest injury or injustice to your family or business."

Rev. Robert Pierce Shular, better known as "Bob", has had a most remarkable record as a Methodist Minister.

He began preaching at age of 15 in the mountains of old Virginia and has held pastorates in the former "Southern Methodist Church" not only in Virginia, but also in Tennessee, Kentucky, Texas, and California.

His long and nationally known service of 33 years as pastor of Trinity Methodist Church in Los Angeles, California, is his crowning work; for, under the law of the Methodist Church, he was retired in June, 1953, after having served his Church and generation for over 55 years! He has always preached and practiced Tithing. His church in Los Angeles had over twelve hundred signed and pledged tithers.

"Fighting Bob" Shuler has been a vigorous, effective,

evangelical, and fundamental preacher of the Gospel of his Lord through all these years.

The "liquor traffic", and sin and sinners in high and low places, state and national, knew and respected his force of speech. He made enemies in the under world who often threatened his life, and twice his church in Los Angeles was bombed, with but minor damage. His radio was silenced because of his fight against wickedness in high places. He went to jail once for his conviction—the charge being contempt of court, but served only part of the time, the Supreme Court reversing the lower court. At another time he was fined \$75.00 for contempt of court. He made an appeal over his radio for pennies to pay this fine. His friends responded by sending in over \$3,000—300,000 pennies!

"Bob" Shuler is a prolific writer. He has written several books, his most popular ones being "What New Doctrine Is This?" and "Some Dogs I Have Known." He is editor and publisher of "The Methodist Challenge" which is "Published in defense of the Methodist EVANGELICAL position in matters of doctrine and to promote true Methodist EVANGELISM".

Dr. Shuler and his talented wife are held in highest esteem by their numberless friends over our nation. They have three sons in the ministry. Jack and Phil, are well-known evangelists, while "Bob Jr." has succeeded his father as pastor of Trinity Methodist Church in Los Angeles, California. "Bob" Sr., was, I am proud to say, my pastor there for over 27 years. (Editor).

Rev. P. H. Welshimer, D. D., Pastor of the First Christian Church of Canton, Ohio, for the past fifty-one years, has an enviable record.

Under his Ministry his church has grown to over 6,000 members, "which is the largest Disciple of Christ congregation in the world."

Dr. Welshimer has been Sunday School superintendent for over fifty years. "He is a Sunday School teacher, too, of the class he started over fifty years ago with only three members. There are 700 now, with sessions filling the center section of the main auditorium."

"It takes eighty-five rooms all told to give elbow room to the Sabbath School. The church plant, which covers a city block in length and two-thirds of a block in width, is insured for \$900,000 and could not be reproduced for a million and a half dollars. There is not one cent of debt on it."

Dr. Welshimer, who teaches tithing, and believes in Hard Work, gives three rules: 1. "Build up your Bible School for 85 per cent of Church members come from it. 2. Keep up the calls on church families. 3. Give everyone something to do". He has been, and still is, a very busy man—over 8,000 weddings, over 6,000 funerals, and has taken in over 17,000 members.

16. TWO SYSTEMS OF TITHING, THE

Generally speaking, there are two systems or plans of tithing:

1. The "*Promiscuous*" Plan.
2. The "*Storehouse*" Plan

As compared with each other, both plans, or systems, have their advantages and disadvantages.

In the "*Promiscuous*" plan, or system, the tithers pay their tithes and give offerings to *various* institutions . . .

the Church and its different activities; to the Red Cross, Orphan's Homes, Christian Hospitals, Boy Scouts, Girl Scouts, Community Chest, Y. M. C. A., Y. W. C. A., W. C. T. U., and other good causes — as *their* mind and heart may dictate.

There are millions of "Promiscuous" tithers who support these various institutions. Their tithes and offerings amount to many millions of dollars. Many institutions could not exist without their contributions. These "Promiscuous" tithers prefer to give *when* and *where* they can *individually* direct their contributions.

In the "Storehouse" plan, or system, the tithers "*bring into the storehouse*" their tithes and offerings . . to a *central treasury*, usually their church from whence their money, or supplies is dispensed or distributed by those in charge for its wise distribution.

There are millions of "Storehouse" tithers who support their churches and other institutions by their tithes and offerings which amount to many millions of dollars.

Churches thus supported, in the words of an authority "thrive and grow in a marvelous, almost miraculous manner when they use the "Storehouse" plan. Their faith and works are based on Malachi 3:10, which reads: "Bring ye all the tithes into the storehouse . . . and prove me now herewith, saith the Lord of hosts, if I will not open you the doors of heaven, and pour you out a blessing, that there shall not be room enough to receive it".

One authority recently stated that *eighty* per cent of the "Storehouse" tithers were *regular* attendants at all church services, and that few churches using the

"Promiscuous" system can boast of twenty-five per cent of their members at all church services.

Seventh-Day Adventists are *Storehouse* tithers. Records show that their *per capita* tithes and offerings are the *largest* among all churches in the United States of America.

It is said that the "Storehouse" system is sound and Scriptural, and is the system that God approves. It is also said that *storehouse* tithers usually bring in *more* than the tenth.

17. WHAT IS A TITHING STEWARD?

"A Tithing Steward is one who shows his faith in God's ownership and man's stewardship by paying the tithe of his income."

"Paying the Tithe" is the proper term to use, because we cannot *give* what we *owe*. The tithing steward plays fair with God. He intuitively puts God first, and recognizes that to *have* is to *owe*. His income must be received and expended as a *child* of God. He will *make* all he can *honestly*, save all he can *prudently*, and *give* all he can *possibly*.

"Moreover it is required in stewards, that a man be found faithful"—I Corinthians 4:2. Remember Jesus' Parable of the Talents, how the *faithful* stewards were rewarded?

Think what faithfulness in a *small* trust may eventually mean: "He that is *faithful* in that which is *least* is faithful also in *much*: and he that is *unjust* in the *least* is *unjust* also in *much*".—Luke 16:10.

The tithing steward believes and acts upon the financial creed that he gets credit in heaven only for

what he *gives away* while here on earth—gives for the extension of the Kingdom of God.

The sincere Christian, as a *tithing steward*, will always seek to deal *honestly* with his Senior Partner by setting aside as a “separated portion” the Lord’s share as a *sacred trust*.

The tithing steward realizes that if he *should* violate that trust, he imperils his own soul. He knows, too, that he *could* cheat his fellow man and “get by” with it, as far as *man* knows; yet, he can *not* cheat his Senior Partner and get by with it—for God not only *knows* but will require an *accounting* for his embezzlement.

God makes the tithing steward a *distributing center*—a channel of *blessing*—never a dead sea.

18. WHAT TITHERS HAVE SAID

Experience—personal experience—is strong testimony, because it is based on *knowledge*—people who *know* whereof they speak. There is no theory, no guess work, no observation or hearsay about the other party, but actual experience of a *tested* plan of procedure.

Read what these tithers say about *their* experience. They are *positive* statements that *prove* something. No speculation here!

“One sentence of experience is worth a page of philosophy”.

“I really never enjoyed my religion until I began to tithe”.

“I have found it *easier* to meet my financial obligations *and tithe* than when I kept *all* for my own use.”

"My happiness has greatly increased since becoming a tither".

"I did not grow in grace until I began to tithe".

"Giving becomes a pleasure now, not a pest."

"Business has been better, since I tithed."

"I'm not afraid to look God in the face now."

"Tithing has given me a new vision and made me more accurate in keeping track of my personal affairs."

"I can speak from personal experience that my blessings have been doubled since I began to tithe my income."

"Through tithing I feel that I am a silent partner in God's business of saving the world."

"Our pastor never has to beg. The tithe comes in."

"Been a tither for over 50 years. God has blessed me."

"There has been marked improvement in spirituality and work."

"Paying the tithe does not release me from the Law of Christian Stewardship concerning the remaining nine-tenths."

"Been tithing for thirty-five years. Am happy".

"I keep a *separate* account at my bank for my tithing, and always have something to give."

"God has blessed me in many ways since I began tithing forty years ago."

"Have tithed since January 1, 1917—such rich blessings in return!"

"I have never regretted making this covenant with God, and I expect to keep on tithing as long as I live."

"I consider tithing essential to my spiritual health."

"In my life travels I have come in contact with hundreds of tithers, and all were happy and prosperous."

"Tithing has paid me in spiritual blessings and in opportunities for usefulness."

"Happier and more prosperous."

"I have been materially and spiritually blest."

"I believe that God will honor and bless any body who honors Him, by paying the tithe. He has honored and blessed me in my tithing, *I know*."

"I could not make enough money to keep the rent paid until I took God into partnership. He is my Senior partner now, and we are succeeding."

"Give tithing a fair trial, and you'll never quit tithing. That's my personal experience."

"Tithing gives me wonderful joy in directing this part of the Lord's money."

"In my tithing experience of over fifty years, I have considered that the Lord is my *Senior Partner* in all activities of my life."

"Since I became a tither, I have a feeling of peace and contentment in my soul that I *never* had before I began to tithe."

Read What Ministers Have Said About Their Tithers:

"Those who are tithers are the spiritual pillars of my church."

"Deepened interest in Bible study and personal work."

"My tithers are more active in all church activities."

"The most dependable members of my church."

"They are the best workers in our congregation."

"My tithers are more prosperous since they began to tithe."

19. WHY SHOULD CHRISTIANS TITHE THEIR INCOME?

There are *many* "reasons why" Christians Should tithe their income, primarily, *because*:

1. The tithe was instituted for the benefit of *man-kind*, that man might aid in the extension of the Kingdom of God.

2. Tithing will give you happiness and contentment that you never can buy.

3. Tithing will *develop* your strength of character and your stability and dependability as a member of your community.

4. Tithing will help you to *multiply* yourself and *increase* your influence by supporting those who devote *all* their time to the advancement of God's work in the world.

5. Tithing will give you the *strict* discipline which is so necessary to proper Christian growth and helpful service to your fellow men.

There are *two* fundamental reasons why Christians should tithe their income:

1. *Because it is God's Law.*

Beginning with Genesis and running all through the Old Testament and ending with the last chapter of Malachi, we read of the law of the tithe and that it was *holy* and belonged to God.

In the New Testament we know that Jesus *commended* even the *Pharisees* for paying the tithe. No less proportion than the *tenth* is ever suggested in all Bible history—Old Testament or New Testament.

2. *Because it is for Man's Good.*

All of God's laws are established for the good of *man*—the law of the Sabbath, the law of the Tithe, or the law of Talents, all are instituted for the *benefit* of mankind.

If the *patriarchs* of earliest Bible history, and later, the *Jews* during the time of Christ were required to tithe as an act of *worship*, is there any reason why we as Christians of the Twentieth Century should do less for the extension of the Kingdom of God?

To sum it all up, let us note that tithing will strengthen individual character by making a better, broader, happier and more useful Christian out of the tither; and, at the same time, strengthen the Kingdom of God by supplying the necessary money to support the various enterprises of the Church of Jesus Christ.

My Friend, A. B. McReynolds, has given me permission to use the following—"Reasons Why Christians Ought to Tithe":

"1. Because all *man-made* schemes and devices have proven to be miserable *failures*.

2. Because God's Divine Plan for Church Finance is *successful*.

3. Because the *uneducated* conscience is *not* a safe guide when determining what portion of our money should be used for the Lord.

4. Because God has ordained *all* fundamental laws for *man's* benefit and not for the benefit of Himself.

5. Because God is placing the stamp of His approval of this Divine plan today by *prospering* those who practice tithing.

6. Because it is *God's* Divine plan for financing His Divine work among the children of men.

7. Because Jesus *raised* the standards. He did not lower them.

8. Because Jesus said, "This ye *ought* to have done"—that is, *pay the tithe.*"

Here are *added reasons* why Christians should tithe their income:

1. Because tithing makes the Christian's financial relation to his church a *pleasure* instead of a perpetual annoyance, and so does a good work on his *disposition*.

2. Because tithing is the only *sensible* way to support the Church—putting aside a *regular* portion of your income, "as God has prospered you"—the *tithe* being the *minimum*.

3. Because tithing links us up in *partnership* with God, who is our Senior Partner.

The *main* purpose, or motive, of the tithe is:

1. To teach Christians to put *God* and the Kingdom of God *first* in all their plans. (Matthew 6:33).

2. To teach Christians to recognize and acknowledge God's Ownership of all they possess.

3. To teach Christians that God's ratio is the *tenth*.

4. To teach Christians that tithing is an *act* of worship.

20. WHY I AM A TITHER—TITHING MY INCOME

There are many "reasons why" I am a tither—tithing my income—primarily *because*:

1. God commands His people to tithe (Deuteronomy 14:22), and I want to be an obedient child of His Kingdom.
 2. I need to practice tithing for my *own* good. Like the Law of the Sabbath, the Law of the Tithe was made for *man*, and not man for the Law.
 3. It is a positive means of *grace*. Tithing honors God, for tithing is *worship*. Tithing places God first and makes me *think* of *Him* first.
 4. The tithe is "*holy* unto the Lord." (Leviticus 27:30). I will not desecrate a holy thing, not even God's tithe by using it for my personal benefit.
 5. Tithing makes me conscious of my *partnership* with God. He is my *Senior* Partner. He furnishes the natural resources, the intelligence and the energy within me by which natural resources are turned into wealth. (Deuteronomy 8:17,18). (Scientists estimate that ninety-five percent of the power utilized in the production of wealth comes from outside of one's self.)
- Yes, God provides more than *nine-tenths* of the resources and asks for only *one-tenth* of my income, which I gladly pay.
6. By tithing I *know* that I am paying at least one-tenth of my income towards extension of the Kingdom of God here on earth.

7. I believe in paying my "just and honest debts". And I consider God's tithe as the *first* debt I owe. He is my *Preferential* Creditor.

8. I need and want the blessings which God promises to all who tithe their income. (Malachi 3:10) He promises material and spiritual blessings to all who obey Him by tithing.

9. By tithing I know that I am *not* robbing God, my *Senior* Partner, in money matters.

10. Tithing helps *develop* my Christian Character and gives me a feeling of "duty well done".

11. Tithing makes me a *partner* with God in getting, saving, paying, spending, giving and accounting.

12. Tithing elevates my talents, redeems my time, increases my opportunities for doing good, and prevents selfish hoarding.

13. Tithing places *all* my finances on a higher plane, compels budgeting and eliminates guess work and worry about money matters.

14. When I tithe my income, I must "keep books" with God to see that I *pay my tithe*, just as I must keep books with my Government to see that I pay *my income tax*.

15. God pronounces a *curse* upon those who *rob* Him by *refusing* to pay Him the tithe. (Malachi 3:9). I *don't* like curses—of God or man. So I pay tithes.

16. God *owns* everything and so is entitled to His proper part—the *tithe* on His investment in both the material *things* and in *me* personally.

17. Christ my Lord and Master *expects* me to tithe. (Matthew 22:21; Matthew 23:23; Luke 6:46).

18. The *nine-tenths* with God's *blessings* will go further and help me more than if I *kept the ten-tenths* for myself and *missed* His blessing.

19. When I *decided* to tithe my income, that decision conquered covetousness in my heart; for I have found that tithing makes *me* master of my money instead of being mastered *by* money.

20. Tithing gives me a clear, clean conscience and makes me live at ease with myself at all hours, day or night.

21. Tithing teaches me to be orderly and systematic in all my affairs with both God and Man.

22. By tithing I lay up "treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal." (Matthew 6:20).

23. Tithing is real *partnership* with God. No one can pay the tithe from a correct sense of duty without consciously taking God into partnership in everything by which one makes his living.

24. The greatest and most happiness producing business in this world is to enter into partnership with our Heavenly Father in making this a better and happier world in which to live. This is what tithing means to me, personally.

25. Finally, I keep my Tithe account as a "*separate portion*" in a separate bank account where checks are signed by me as "Steward."

21. WHY TEACH CHILDREN TO TITHE?

Because:

1. Childhood is the best time to build character, and character building is the primary object of tithing.

2. In teaching children to tithe you enter into a practical common sense partnership with God in building their character. God furnishes the material—you do the teaching.

3. "Train up a child in the way he should go: and when he is old, he will not depart from it".—Proverbs 22:6.

4. The *tithing* child intuitively puts *God* first. Later he realizes that he has been, perhaps unconsciously, obeying Christ's command: "Seek ye first the Kingdom of God, and his righteousness; and all these things shall be added unto you."—Matthew 6:33.

5. "The cornerstone of all character building worthy of the name is a deeply implanted sense of responsibility to Almighty God. Teaching that responsibility in *theory only* will not last; but reducing it to *practice by tithing*, which can be done by the youngest child, makes it *permanent*. We often *forget* what we are *taught*, but we never *forget* what we *practice*."—Thomas Kane "Tither" (Used by permission).

At what age should children begin tithing?

As soon as they can count up to *ten*; as soon as they begin going to Sunday School.

Professor James, the noted psychologist, once said: "The *sense of ownership* begins in the *second* year of life. Among the first words which an infant learns to

utter are "My" and "Mine". Everything your baby lays his tiny hands on is *his* property: Now is the time to *begin* to teach him the *sense of ownership*." And, we might add, the *habit of tithing*. Childhood memories are lifelong memories.

It is impossible to hold either a child or an adult in the church unless he or she has the *habit of giving*. Those who seldom *pay* seldom *pray* and so soon get out of the *habit of church attendance*. One of the surest ways out of the church is by the habit of *non-support*.

Tithing is *partnership* with God, and the *earlier* in life children can enter into partnership with Him, the *better*. It is the *partnership* He cares for, not the money, but the *spirit* in which it is given. Children *enjoy* tithing more than older people.

"Since giving is a spiritual *act*, each individual Christian must exercise the *privilege* of giving. If this habit is established in the *early* years; it will be kept up throughout life." From "The Christian and His Money Problems", by Bert Wilson . . . Copyright by Edith B. Wilson, 1951. Used by permission of Harper & Brothers.

No matter how *small* their allowance, or their earnings, tithing enables children to become *partners* with God—and *their* tithe is just as precious to God as the *larger* tithe of their parents.

"If the child himself is *trained* to keep the record, the sense of *honor* is developed and at the same time a *life habit* of system and accuracy is established." From "Money the Acid Test", by David McConaughy. Used by permission of Friendship Press.

22. WIDOW'S MITES, THE

In this question of *giving* it is very important that we find what *Christ* thought.

Look at Him sitting over against the treasury, watching the people putting in their gift. Thinking about *money* in the *Church*! Yes, looking after the *collection*! We usually think of money in connection with some hard-worked *steward*, but it never occurred to us that Jesus Christ would ever become interested in the "collection".

But he did! In Mark 12:41-44 we read: "And Jesus sat over against the treasury; and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, "Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living."

And as He sits there today and watches the people put in their money, He *weighs* each gift in the balance of God and puts a *value* on it.

The *world* asks, What does a man *own*? *Christ* asks, How does he use it? The world thinks more about *money-getting*: *Christ* thinks more about *money-giving*. The *world* asks How *much* did So-and-So give? *Christ* asks How did he give it? The *world* looks at the *money* and its *amount*; *Christ* looks at the *man* and

his *motive*. We see *this* in the story of the poor widow. Many that were *rich* cast in *much*, but it was out of their *abundance*; there was no real sacrifice in their gift; their life was as full and comfortable as ever; they denied themselves *nothing*. There was *no* special love or devotion to God in it; just part of their easy and traditional *religion*. The widow cast in a farthing. Out of her *want* she cast in *all* she had, even all her *living*. She gave *all* to God without reserve.

Her gift won His heart and approval. If we want the approval of Jesus Christ as this poor widow had it, we must put all at His feet, hold all at His disposal.

What is the *real* teaching of the widow's mites? It is a withering *rebuke* to ostentatious giving.

Jesus sits over against the treasury *today*, and He is watching how *we* cast money into the treasury—how we give towards the extension of His Kingdom here on earth.

Jesus went *beyond* the tithe in His endorsement of this widow who gave "all her living". *Every* case of giving in the New Testament is mentioned because it went *beyond* the tithe.

Jesus spent much time on the subject of money. It is said that one verse out of every six in Matthew, Mark, and Luke is about money, property, possessions. Many of His parables and addresses are on some phase of the money question. Sixteen of His parables show the right or wrong use of money or possessions.

23. WILL A MAN ROB GOD.

In Malachi 3:8-10 there are two startling *questions*, a plain *answer*, a *denunciation*, a *challenge*, and a *promise*, all relating to the Tithe of a decadent nation:

“Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye *have* robbed me, even this whole nation”. Malachi 3:8-9.

(Judgment had come to the Jews. Their enemies round about them had taken them captive; they had carried away their young men to become slaves, their young women to be their concubines).

Then, with a note of encouragement, Malachi brings the *challenge*—a challenge directed from God. “Bring ye all the tithes into the storehouse . . . and *prove me now* herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a *blessing*, that there shall *not* be room enough to receive it”.—Malachi 3:10.

The Scriptures do not show that the Jewish nation was ever prosperous when the people *failed* to tithe. They *do* show that they *were* prosperous when they *paid* their tithes.

The tithe is an appeal to *faith*. God asks us to *prove* Him. We have everything to *gain* by that test. God will *prove* to us that he lives and that his promises are *true*, from everlasting to everlasting.

“God’s laws *never* change, and the *rewards* for obeying them are as *changeless* as the laws. If God *ever* owned anything, He does *yet*. If the children of men

ever needed to pay the tithe, they do *yet*. If men and women *were ever* stewards for their property, they are *yet*.”—Thomas Kane “Layman.” (Used by Permission).

God says: “Them that honor me I will honor” — I Samuel 2:30.

Roger Babson has said: “Let us think for a moment what would happen if *every* church member in the United States should actually *do* as the Bible suggests and set aside one-tenth of his income for God”. Used by permission of Mr. Babson.

“We can *not* expect to prosper if we are *dishonest* with God. He can easily measure back to *us* as we measure back to *Him*.”—Charles H. Spurgeon.

“According to Malachi 3:8, it seems to reason that if a person *refuses* to pay God His tithe, he is guilty of either ignorance, prejudice, or actual robbery.

It has *never* profited anyone to try to cheat the Lord. The *wrong* use of money causes the largest number of this world’s troubles. The *right* use of money begins with being *honest* with the Divine Creator and Owner”.—J. N. Rayzor. Used by permission of Baptist Standard.

There is a difference between tithes and offerings. The *tithe* is a *debt* we *owe* to God as our Senior Partner. So there can be *no* “giving” or making a free-will offering to God *until* this debt, the tithe, has been *paid*. *Debt-paying* comes before *gift-giving*. Modernized: “We should be *just* before we are generous”. We *pay* God by giving to men.—Thomas Kane “Layman.” (Used by permission).

"The tithe is *holy* unto the Lord".—Leviticus 27:30.

Robert G. Lee, "If Christ's people do not bring Him the tithes, He does not get them". Used by permission of Dr. Lee.

Here is a very serious question: With our enlightened conscience, are *we* robbing God *today* in this Twentieth Century—robbing Him of *time*, our *unused talents*, or His Holy *Tithe*? *Think it over.*

24. YOUR CHURCH AND ITS TITHE

What a wonderful Church yours would be if *all* its members, should tithe their income for just *one year*!

If they *should* tithe for *one year*, they *could* tithe for *every year* if they only *would*. It is only a matter of education, inspiration, and consecration.

Note what the Lord's Tithe will do when freely paid and honestly administered:

1. *For the Individual*: He is conscious of the fact that he is *playing fair* with his Senior Partner and Creator by *paying* his debt to God.

2. *For the Wife*: She is raised from the state of a beggar to that of a *steward*, for she and her husband *together* administer their stewardship of the Lord's money.

3. *For the Children*: They will feel that *they* have a part in running the church, and so grow into the fine *habit* of supporting it.

4. *For the Church*: (1) Increased church attendance, for "The *givers* are always the *goers*".

(2) Provide cash for the *prompt* payment of the bills of your church. This brings *honor* to any church.

(3) Create a new spirit of *confidence*. The attitude of the church board *changes* from *pessimism* to *optimism*.

(4) Give the church a *good name* in the community. Your church *credit* will be A-1.

(5) Provide *abundant* money for the missionary and benevolent organizations of your church.

"The Church must *teach* Stewardship, not to protect itself but to save the *world*." From "The Deeper Meaning of Stewardship" by John M. Versteeg. Used by permission.

"It is impossible to hold either a child or a man in the church unless he has the *habit* of giving. Those who *never pay seldom pray* and soon get out of the *habit* of church attendance. One of the surest ways out of the church is by the path of *non-support*". From "The Christian and His Money Problems", by Bert Wilson . . . Copyright by Edith B. Wilson 1951. Used by permission of Harper & Brothers.

Running God's business is much like running any other business. You cannot pay the *bills* unless the *cash* comes in. And when *more* cash comes in, you can *expand* the business.

No *open* system of voluntary payments can adequately support the church.

The *principle* of the Tithe is divinely devised. The *Tithing* way is the *only* way to secure adequate and dignified support for the work of the Church.

"Of all the plans, methods, devises, schemes, and proposals for financing the work of the Church, the tithe is the *only* one which always and everywhere *collects itself*. It is automatic, harmless, and indispensable". Thomas Kane "Layman". Used by permission.

There are no records of failure among tithing churches.

"Bring ye all the tithes into the storehouse . . . and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it".—Malachi 3:10.

The *tithe* of your church, if paid *through* your church, would *revolutionize* the finances of your church. The tithe would equip and support not only every enterprise you *now* have, but would enable you to undertake and consummate still *greater* enterprises, no matter how fast you grew.

"The Tithe is Mightier than the Drive."

Many people know that many of the ways of raising money for their church are not entirely satisfactory.

How many churches resort to the necessity of becoming a peddler of pies, oysters, ice cream; rummage sales, and other questionable methods of raising money?

Such methods make sincere Christians *ashamed* that the work of their church is done on the money of mendicancy. Such methods degrade and pauperize the greatest institution on earth—the Church of Jesus Christ!

The great majority of church members in many churches have *no* system of giving whatsoever. Many never give at *all*. The reason for such a condition is simply because they have never been taught from our pulpits any sensible plan of giving. The average minister or pastor is afraid to tell his people of the advantage, benefits, blessings and necessity of stressing the Tithing system.

The Tithing System is not only *spiritual*, it is also *practical* and *effectual*. The *practice* of this system would bring many, many, blessings to your *people* and to you as their Christian Minister. Why not make *your* Church a *tithing* Church? "An *informed* Church will be a *giving* Church."

25. ZEALOUS CHRISTIAN'S 'MEDITATION AND DECISION, A

I am carefully considering these *three* questions:

1. What am *I* worth to God *without* my money?
2. What is my money worth to God *without me*?
3. What am *I and* my money *together* worth to God?

I *can not* serve God *and* mammon at the *same* time, but I *can* serve God *with* mammon, anytime.

My money is mine *only in trust*. It belongs to God, just as I do. Money is stored-up human power. It is so much of myself which I can put to work in China, or Japan, or India, or Africa, or Brazil, or Korea, or here at home.

God is *counting* on this money for His work. It is

to build His Churches and preach His Gospel; train His workers and send them out to teach and heal and save His children, and help bring in a new kingdom of righteousness and brotherhood and peace throughout the world.

To *rightly* administer my income is one of my first duties as a Christian. So I shall set aside a *definite* portion of my income—a *minimum* of ten percent—for my church and for the service of others. I do this in acknowledgment of God's sovereignty over *all* my material possessions, and because it is businesslike, and is practical Christianity.

Therefore, I am going to put more *religion* into my *business* and more *business* into my *religion*. So from now on, as long as I may live, I am going to *tithe* my income for the extension of the Kingdom of God.

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The author, Claude H. Hamilton, better known as C. H. Hamilton, was 83 years YOUNG on January 7, 1954, the date of his Dedication of this book.

He has been an earnest student and teacher of Christian Stewardship and Christian Tithing for over 30 years.

He was a Kentucky pedagogue for several years; then spent 12 years in Young Men's Christian Association work in Richmond, Virginia; Memphis, Tennessee, and Louisville, Kentucky; then 5 years as state manager of a correspondence school on Salesmanship and Business Building; then 33 years as a life insurance salesman with one company, in Kentucky and California.

Retiring from business life in 1947, he and Mrs. Hamilton moved to Canadian, Texas. She passed on to her eternal home in January, 1953. Since then Mr. Hamilton has spent most of his time in preparation for the publication and distribution of this book, which is DOUBLY DEDICATED to his Departed Wife and to Missions, Home and Foreign.

The author will not accept one cent from the sale of this book. It is placed on the Altar for the good it may do in the extension of the Gospel of Christian Stewardship and the Glory of God.

